

FC  
148THE ROYAL SOCIETY  
for the Promotion  
OF HEALTH  
LIBRARY

# REPORT of the Committee on HOUSING IN GREATER LONDON

Chairman: Sir Milner Holland, C.B.E., Q.C.

*Presented to Parliament by the Minister of Housing and Local Government  
by Command of Her Majesty  
March, 1965*

LONDON

HER MAJESTY'S STATIONERY OFFICE

PRICE £1 2s. 6d. NET

Cmd. 2605

FC/148

# THE ROYAL SOCIETY

FOR THE PROMOTION

## OF HEALTH

13, Grosvenor Place, London SW1X 7EN  
90 Buckingham Palace Road, London, S.W.1

Class No. FC/148

Acc. No. 28433

This book is returnable on or before the last date Marked below

14 OCT 1965

24/6/71

14/8/73

24/11/73



22900391609





# REPORT of the Committee on HOUSING IN GREATER LONDON

Chairman: Sir Milner Holland, C.B.E., Q.C.

*Presented to Parliament by the Minister of Housing and Local Government  
by Command of Her Majesty  
March, 1965*

LONDON  
HER MAJESTY'S STATIONERY OFFICE  
PRICE £1 2s. 6d. NET

# THE ROYAL SOCIETY OF HEALTH

FOR THE PROMOTION

Founded 1876

## LIBRARY REGULATIONS

(a) Books, periodicals and pamphlets may be borrowed by Fellows, Members, Licentiate Members, Associates and Affiliates personally or by a messenger producing a written order. The person to whom such publications are delivered shall sign a receipt for them in a book provided for that purpose.

(b) Publications may be borrowed through the post upon a written order. An acknowledgement of the receipt of such publications must be made on the form provided and returned to the Society immediately. Failing this, it will be assumed that the borrower has received the books, for which he will accordingly be held responsible. The postage of publications returned to the Society shall be defrayed by the borrower.

(c) A borrower may not have more than three publications in his possession at one time.

(d) A borrower will be considered liable for the value of any publication lost or damaged while on loan to him, and, if it be a single volume or part of a set, for the value of the whole work thereby rendered imperfect. Marking or writing in the publications is not permitted, and borrowers are requested to call attention to damage of this character.

(e) Books and pamphlets may be retained for twenty-eight days. Periodicals may be retained for fourteen days. Applications for extension of the loan period must be made in writing before its expiry. This loan period cannot be extended without application being made to the Secretary of the Society whose decision in this matter must be accepted as final and binding.

(f) Books and pamphlets added to the Library will not be lent until after the expiry of one month from the date received. The current number of a periodical may not be borrowed.

(g) Borrowers retaining publications longer than the time specified, and neglecting to return them when demanded, forfeit the right to borrow until they be returned, and for such further time as may be ordered by the Council.

Any borrower failing to comply with a request for the return of a publication shall be considered liable for the cost of replacing it, and the Council, may, after giving due notice to him, order it to be replaced at his expense.

No publication may be reissued to the same borrower until at least seven days have elapsed after its return, neither may it be transferred by one borrower to another.

(h) Publications may not be taken or sent out of the United Kingdom.

(i) Publications returned through the post must be securely packed and adequately protected.

(j) Parcels should be addressed: THE LIBRARIAN,

THE ROYAL SOCIETY OF HEALTH

90 BUCKINGHAM PALACE ROAD, LONDON, S.W.1

O.B., Truro.

—February, 1963

WELLCOME INSTITUTE LIBRARY	
II.	welMOM
II	
o.	WA

*The estimated cost of the preparation of this report is £34,606 of which £3,226 represents the estimated cost of printing and publication.*



## THE COMMITTEE

Sir Milner Holland, C.B.E., Q.C. (*Chairman*)

Sir Arthur Rucker, K.C.M.G., C.B., C.B.E. (*Deputy Chairman*)

R. J. Allerton Esq., C.B.E., F.R.I.C.S., P.P.I.Hsg.

D. N. Byrne Esq., F.A.I.

Miss C. Christie, A.R.I.C.S.

Professor D. V. Donnison, B.A., J.P.

N. E. Knifton Esq., F.A.I.

Professor C. A. Moser, C.B.E., B.Sc. (Econ.)

C. M. R. Peacock Esq.

C. D. Pilcher Esq., F.R.I.C.S.

L. E. Waddilove Esq.

Miss M. J. Wood

L. R. Mustill Esq., M.B.E. (*Secretary*)





# CONTENTS

<i>Chapter</i>		<i>Page</i>
<b>1. Introduction</b>	.. .. .	1
Framework of the report	.. .. .	4
The collection of evidence: The surveys and other available material	.. .. .	7
<b>2. London Since the War</b>	.. .. .	11
<b>3. The Economic Background</b>	.. .. .	23
Introduction	.. .. .	23
LOCAL AUTHORITIES	.. .. .	24
Interest rates	.. .. .	24
Exchequer subsidies	.. .. .	26
Rate subsidies	.. .. .	28
The total subsidy	.. .. .	28
Local authority rent levels	.. .. .	29
Summary of the financial position of local authorities	.. .. .	31
HOUSING ASSOCIATIONS	.. .. .	31
Sources of capital	.. .. .	32
Taxation	.. .. .	33
Co-ownership schemes	.. .. .	35
Summary of the financial position of housing associations	.. .. .	36
PRIVATE LANDLORDS	.. .. .	37
Large private landlords (mainly public companies)	.. .. .	37
Taxation	.. .. .	38
Repairs and management	.. .. .	39
De-control of dwellings under the provisions of the 1957 Rent Act	.. .. .	40
Small company landlords and individual landlords	.. .. .	40
Summary of the financial position of the private landlord	.. .. .	41
OWNER-OCCUPATION	.. .. .	43
Taxation	.. .. .	44
Conclusion	.. .. .	44
RENTS CHARGED BY PRIVATE LANDLORDS	.. .. .	45
RENTS AND INCOMES IN GREATER LONDON	.. .. .	49
The rents of new dwellings	.. .. .	51
The rents of existing dwellings	.. .. .	52
SUMMARY OF THE ECONOMIC FACTORS AFFECTING THE HOUSING PROBLEMS OF LONDON	.. .. .	56
<b>4. Housing Stress and Shortage</b>	.. .. .	57
Introduction	.. .. .	57
The data	.. .. .	58
THE MAIN FACTORS IN THE LONDON HOUSING SITUATION	.. .. .	59
Changes in population 1951-61	.. .. .	60

Changes in the number of households .. .. .	61
Internal migration .. .. .	61
The change in the number of dwellings since 1951 ..	65
The "crude net deficiency" of dwellings .. .. .	67
Maldistribution of housing: "lack of fit" .. .. .	69
THE MEASURABLE SYMPTOMS OF HOUSING STRESS .. ..	70
Multiple occupation .. .. .	70
Overcrowding .. .. .	81
Lack of facilities in single-household dwellings ..	87
The areas of greatest stress .. .. .	88
The kinds of households most affected by housing stress ..	90
THE HOUSING SHORTAGE .. .. .	95
The effects of shortage .. .. .	95
Maldistribution or shortage? .. .. .	97
Estimates of shortage .. .. .	98
Our own view of the housing shortage .. .. .	100
FUTURE HOUSING NEEDS .. .. .	104
<b>5. The Condition of London Housing</b> .. .. .	108
Introduction .. .. .	108
Domestic amenities .. .. .	108
The improvement grant system .. .. .	111
Maintenance .. .. .	114
Unfitness and the fitness standard .. .. .	116
A general note on condition .. .. .	119
The impact upon the tenant .. .. .	119
Summary and conclusions .. .. .	121
<b>6. An Examination of the Principal Classes of Landlords</b> ..	124
LOCAL AUTHORITIES .. .. .	124
Introduction .. .. .	124
The stock of dwellings .. .. .	125
The allocation of tenancies .. .. .	127
The waiting list .. .. .	127
Allocation policies .. .. .	129
Rehousing from slum clearance areas .. .. .	130
Future programmes .. .. .	131
Conclusions .. .. .	134
NON-PROFIT HOUSING ASSOCIATIONS AND TRUSTS .. ..	137
Introduction .. .. .	137
Types of Housing Associations in Greater London and the number of dwellings they provide .. .. .	137
Rent policy .. .. .	140
Management .. .. .	142
The prospects for expansion .. .. .	142
Conclusions .. .. .	145
THE PRIVATE LANDLORD .. .. .	147
Introduction .. .. .	147
Who are the private landlords? .. .. .	147
Individual landlords .. .. .	149



<i>Chapter</i>	<i>Page</i>
Companies, Trusts, Housing Associations and Public Bodies .. .. .	150
The dwellings owned by private landlords .. .. .	150
The tenants of private landlords .. .. .	151
Management and letting policies .. .. .	151
Recent changes in the stock of privately rented housing ..	154
Recent changes in the ownership of privately rented property .. .. .	156
Landlords' future intentions .. .. .	159
Conclusions .. .. .	161
<b>7. Abuses .. .. .</b>	<b>162</b>
Introduction .. .. .	162
The problem of classification .. .. .	163
The problem of quantification .. .. .	164
The problem of verification .. .. .	165
Frequency of abuses .. .. .	166
Location of cases .. .. .	167
The forms of abuse .. .. .	168
Encouragement to get rid of sitting tenants .. .. .	169
Vindictive notices to quit .. .. .	170
Lump sum payments .. .. .	171
The "licence" system .. .. .	171
Some detail of the individual cases .. .. .	172
Conditions in which abuses are found .. .. .	173
Characteristics of the tenants .. .. .	174
Characteristics of the landlords .. .. .	174
The police .. .. .	175
Summary and general conclusions .. .. .	176
<b>8. Insecurity of Tenure .. .. .</b>	<b>179</b>
The legal position .. .. .	179
Measure of insecurity .. .. .	180
Reasons for notice to quit .. .. .	180
The impact of insecurity of tenure .. .. .	182
Methods of obtaining possession .. .. .	184
Assistance by local authorities .. .. .	185
London landlords: a general note .. .. .	186
Security of tenure, generally .. .. .	186
Conclusions .. .. .	187
<b>9. Coloured Landlords and Coloured Tenants .. .. .</b>	<b>188</b>
Introduction .. .. .	188
General housing difficulties of immigrants .. .. .	188
House purchase by coloured immigrants .. .. .	189
Abuses by coloured landlords .. .. .	190
Methods of purchase .. .. .	192
Other features of coloured landlords and tenants .. ..	193
Conclusions .. .. .	194

<i>Chapter</i>	<i>Page</i>
10. Some Implications of Redevelopment and Improvement .. ..	196
11. Some General Explanations of London's Housing Shortage..	200
Some popular hypotheses .. .. .	201
Our general explanations .. .. .	203
12. Private Rented Housing in Big Cities: An International Comparison .. .. .	206
Introduction .. .. .	206
Some general comparisons .. .. .	206
The relationship between privately rented housing and the rest of the housing "market" .. .. .	210
The size and character of the private rented sector .. ..	211
The movement of households in and through the private rented sector .. .. .	212
Government and the private rented sector .. .. .	214
Regulation of the private rented sector .. .. .	218
Conclusion .. .. .	224
13. Conclusion .. .. .	226

## APPENDICES

### *Appendix*

I POST WAR HOUSING AND LANDLORD AND TENANT LEGISLATION .. .. .	233
II RACHMAN .. .. .	251
III SURVEY OF ABUSES .. .. .	253
IV SURVEY OF RENTS ASKED FOR VACANT ACCOMMODATION ..	287
V SOCIAL SURVEY INQUIRIES 1964 .. .. .	297
VI REDEVELOPMENT AND REHABILITATION: THREE CASE STUDIES	411
VII TABLES REFERRED TO IN CHAPTER 3 .. .. .	431
VIII LISTS OF THOSE WHO GAVE EVIDENCE .. .. .	442

## ILLUSTRATIONS

Fig. 1. Greater London, major sub-divisions .. .. .	<i>facing</i> 1
Fig. 2. The allocation of L.C.C. housing 1945-1963 .. ..	17
Fig. 3. Migration of young people, 1951-1961 .. .. .	64
Fig. 4. Multiple occupation 1961 .. .. .	74
Fig. 5. Overcrowding 1961 .. .. .	83
Fig. 6. Housing conditions 1961 .. .. .	<i>facing</i> 90
Fig. 7. Privately rented housing 1961 .. .. .	92
Photographs .. .. .	between pages 112 and 113









## CHAPTER 1

### INTRODUCTION

*To the Rt. Hon. Richard Crossman, O.B.E., M.P.,  
Minister of Housing and Local Government.*

Sir,

We were appointed on 24th August, 1963, by the Rt. Hon. Sir Keith Joseph, Bt., M.P., then Minister of Housing and Local Government, with the following terms of reference:

To survey the housing situation in Greater London (as defined in the London Government Act 1963) with particular reference to the use, maintenance and management of rented accommodation, whether privately or publicly owned, and to the relations between the occupiers of rented accommodation and private landlords.

The area of Greater London, as above defined, can be seen conveniently on the map shown in Fig. 1.

The appointment of an independent committee on these or similar lines was foreshadowed in the White Paper, London—Employment: Housing: Land (Cmd. 1952) presented to Parliament in February 1963, paragraphs 48 and 49 of which read as follows:

48. *Survey of Existing Housing.* What can be done to help those families living in bad and over-crowded conditions while new houses and improvements are being pushed ahead? In the short term, this is a problem of letting policies and priorities—making the best possible use of existing housing in conditions of scarcity. Three-fifths of the houses in London are either privately rented or owned by local authorities, but very little information is available on the way in which this accommodation is being used and managed. Complaints are made of unfair pressure on the tenants of some private houses; but to what extent this is happening is not known. It may be that more could be done to relieve some of the hardship experienced by a section of Londoners by a better use of existing housing. Some of the local authority houses are occupied by tenants who could, perhaps, fend for themselves and should be encouraged to do so, and thus make way for families who have to look to the local authorities.

49. The Government propose accordingly to arrange for a survey of housing to be carried out in London; and they think that it would be most satisfactory if this survey were to be conducted by an independent committee, asked to report on the state of housing in London and in particular whether, given the scarcity, rented housing is being used and managed to the best advantage. The Government will ask the housing authorities to co-operate in this work and will consult them on the membership of the committee and on its terms of reference. The survey should cover publicly provided housing as well as private; for the object must be to make the best use, especially in the interests of those least able to provide for themselves, of all the housing that is or can be made available. The committee will be asked to report as quickly as possible.

The last sentence of this extract accurately forecast the event; and at the first meeting of the committee on the 16th September 1963, Sir Keith Joseph pressed for the production of a report at the earliest possible moment. There has at no time been any relaxation of this pressure; and the Committee has throughout its work been conscious of a sense of urgency.

It is worthwhile recalling the atmosphere prevailing at the time of our appointment. Owing to some public scandals having no connection with the problems of London housing, the name of the late Perec Rachman had been much in the public eye; and stories of disgraceful treatment of his tenants by him and those associated with him had been given great publicity. Our terms of reference, however, were far wider than would justify an inquiry limited to what came to be known as "Rachmanism". They plainly required a review of rented housing conditions in London as a whole, an inquiry from its very nature of great complexity, and, as we came to realize at an early stage of our work, difficult to complete in a limited time, working to a target of an early reporting date.

By way of introduction, we will explain the general lay-out of our report; and then give an account of the methods used to obtain the information on which we have based our conclusions. Before doing so, however, it is important to make certain general points, essential to a proper reading of this report. First, it is a report about Greater London, and not about any other part of the country. Accordingly, any attempt to draw inferences from it as to the situation outside the London area would be wholly unjustified, since conclusions drawn by such a method would be unsupported by any evidence. Secondly, the conclusions relate to the London area as a whole. Clearly, there are significant differences between different districts, and where possible we have tried to identify and define them; but it would not have been possible, in the time available to us, to have mounted detailed inquiries into small individual areas, comparable with the valuable detailed surveys carried out by other research workers, such as those in St. Marylebone and in parts of North Kensington. Some of the Census material and other statistical data generally available is broken down by boroughs; but London borough divisions are, from the housing angle, arbitrary; and while some of them, such as West Ham, are reasonably homogeneous in character, others like Kensington or Westminster are not.

Cases relating to many hundreds of individual tenants and landlords were submitted to us; the witnesses who brought them to our attention were generally experienced persons of undoubted reliability, and we have accepted their accounts as illustrating the particular type of housing problem to which the witnesses' evidence was directed. It would have been quite impossible for us to have checked or verified them all. For this reason, we resolved to make no attempt to investigate and pronounce judgement on particular cases. Nor, in our view, was this function included in our terms of reference. The report does not therefore name or condemn individuals. It would have been wrong to do so without affording each one of them an opportunity to be heard in his own defence; and that would have greatly delayed our attempt to assemble the complex general picture of London rented housing. To have investigated a few cases fully, and to have expressed an opinion upon them, would have involved an invidious selection, and at the end of the day would not have advanced the purpose of producing a balanced overall picture.

There is probably no field of social enquiry in which prejudice and



preconceived ideas of the truth flourish more freely; and the temptation to generalize from the particular seems especially difficult to resist when expressing views about housing and the landlord-tenant relationship. Although we record with gratitude the obvious care with which so much of the evidence presented to us was prepared, and the manifest desire to keep it balanced and objective, some of it fell short of this standard and betrayed traces of the faults to which we have referred. For this reason we have tried to rest our report wholly on factual material, to select only the most reliable sources, and to ignore guesswork and unsupported opinions. Where we have had to form a judgment on a balance of probabilities, the grounds of that judgment are, so far as possible, stated and explained.

Our original intention was to attempt, in addition to a survey of the existing state of affairs and an analysis of its underlying causes, some forecasts and estimates of future needs and developments. These would have included projections of the numbers and types of households needing to be catered for in the rented housing field; and estimates of the contribution to this demand likely to be forthcoming, under existing conditions, from local authorities, from the private owner and from housing associations and similar sources. That this requires to be done we have no doubt. The future demand for rented housing in London is not, in our opinion, likely to slacken; but its nature and quality is highly complex. Above all, it is not a simple question of numbers of houses or numbers of persons. The social groups, income groups and types of household—young or old, single or married, large or small—requiring housing for rent in London need to be identified; the constantly changing pattern of the various components in this demand should be assessed; and estimates should be made of the shortage of housing suitable for renting to each group. Until this has been carefully done, any policy for the future must inevitably be based largely upon uninformed guesswork. We think that such broad general estimates of the future London population as have so far been made are insufficient for this purpose.

In the event, however, it proved impossible within the time available to us to make forecasts of sufficient validity to stand up to critical examination.\* Two difficulties stood in our way in particular:

- (1) An essential basis for any assessment of future requirements is a projection of the likely future pattern of households, their number, sizes and rates of formation and dissolution. Work on these matters, including a detailed analysis of migration trends, is in progress in the Registrar General's office, but the findings were not available in time for our report.
- (2) Besides making estimates of the numbers and types of households for which housing is required, it is necessary to provide some indication of the resources which these households are willing and able to devote to meeting their housing needs; but we could find no sufficiently detailed analysis, and no projection, of the occupation and income groups living in London, and our principal tasks were too urgent to permit us to delay our report for the considerable time needed to make good such lacunae in the available data.

---

\* We were also mindful of Jeremiah, chapter 5, verse 31.

Moreover, any forecasts which we might make would in any case depend for their validity upon decisions of the central Government which must be made and which are already urgently required. Among the matters, to name but a few, on which a clarification and stabilization of policy are needed, are; the future role and scope of local housing authorities and of housing associations; the role of private landlords and the degree of encouragement and security they may expect from Government; the future pattern and volume of employment in London; the residential densities and travelling patterns dictated by this pattern; decisions as to the long term preservation and improvement, or replacement, of the many older London houses which are ill-adapted for their present residential uses but have nevertheless a useful residual life. In the circumstances, we have not included any assessment of the future.

### **Framework of the Report**

Our report has 13 chapters. The factual heart of the report lies in Chapters 4 to 9; these constitute our survey of the present state of London rented housing. Nevertheless, no such account can be fully understood and appreciated without a knowledge of the recent history of London's housing. Chapter 2 of the report therefore presents a very brief survey of post-war trends and developments. In reading this, as also some other parts of the report, the reader may be helped by a condensed guide to the complex post-war legislation, and we have therefore prepared one which will be found in Appendix I.

Not only is the recent history important to an understanding of the present state of affairs. Essential, in our view, also is an appreciation of the economic climate in which the London rented housing market has developed, sometimes encouraging, but more often retarding the growth of a stock of housing for rent from all available sources. The economic factors are examined in Chapter 3. The impact of subsidy and taxation policies on the three main classes of landlord—local authorities, housing associations and private landlords—is contrasted; and the great disparity between the rents which each type of landlord must charge for comparable accommodation is shown. Due to the fiscal advantages enjoyed by house purchasers, the "competition" of owner occupation with private renting is considered. We believe that the economic factors are in part responsible for the present unsatisfactory state of London rented housing, and should for this reason be understood and kept in mind when considering the existing conditions. Included in Chapter 3 is a tentative examination of income resources of tenants, to be set against the rent levels resulting from the economic conditions earlier described and discussed.

After these two introductory chapters, there follow the six central ones. We have tried to compress into readable length an account of a situation of extreme complexity, and to produce as accurate a picture as we could in the time available. We have printed in Appendices the more detailed analyses and the bulk of the statistical material from which, to a great extent, our conclusions have been drawn. We think the survey material is very important and its relegation to Appendices is not due to any thought that it is in any way subsidiary, but because the inclusion of so much detail might tend to obscure the thread of the main argument and conclusions.



Chapter 4 contains a detailed analysis of the symptoms of stress which we considered to be of greatest significance. The methods by which stresses and shortages may be measured are discussed and considered. In particular this chapter contains an examination of multiple occupation, the sharing of essential domestic amenities and overcrowding. We have also attempted to show the geographical distribution of these stresses; which areas are worst, which improving and which deteriorating; and whether improvement in one area is perhaps only serving to produce more difficult conditions in an adjoining one.

Chapter 5 deals with the condition of London's housing. It is largely factual, though hampered by scarcity of information; and requires no further introductory comment.

Chapter 6 consists of an examination of the characteristics of housing in the London area belonging to the three main groups of landlord—local authorities, non-profit making housing associations and trusts, and private landlords. It deals also with the policies, problems and prospects of these different groups of landlords. The section on local authorities was derived from their replies to a comprehensive questionnaire, analyses their policies on allocation and management and compares some differences between their policies and administrative methods.

Before our inquiry, no official study of the private landlords of London had been attempted, and, as we will explain in more detail later, we arranged for the Government Social Survey, a division of the Central Office of Information, to include in the work undertaken for us a special survey for this purpose. It is on this aspect of rented housing that so much guesswork has been lavished; and to us it was a matter of surprise that so little is known about it. A substantial, though diminishing, part of London's rented housing is still in private hands, and we thought it important to learn more about the composition of this group of landlords. In particular, we have inquired into the proportions of individual and company landlords, and of landlords who are responsible for large and small numbers of lettings. Their management and rental policies, their attitudes and intentions all seem vital factors both in the evaluation of the present situation and in the determination of policy. We do not think that the role of private landlords is finished; and a clear understanding of their position, unbiassed by prejudice and preconceived ideas based on the unsatisfactory members of that class, is, in our opinion, much needed.

Non-profit-making housing associations have made their own contribution to low-cost rented housing in London, and may with advantage be given a larger part to play in the future. Chapter 6 examines their position also, and the impact of existing legislation on them. Our conclusion points to the possibilities for further encouragement to expand the activities of this class of landlord.

In Chapter 7 will be found our conclusions about the extent and nature of abuses. These are the product and symptom of shortage, and not to be ranked among the underlying causes of London's housing problems. We realize that, partly because of the timing of our appointment, it was thought in many quarters that the investigation of "Rachmanism" was our main concern. Although we do not regard it as our principal task, it is of great importance; and it is vital also to try to arrive at a considered and balanced view about it. We heard a great deal of evidence about misconduct by landlords, and, in order to attempt a true overall assessment, we mounted a separate survey of

our own into this disagreeable feature of London housing and the full report of the Survey is given in Appendix III. Sufficient abuses undoubtedly exist to justify strong action to suppress and punish them; we believe this to be possible.

More serious for tenants of London housing, in our opinion, is the hardship and heart-ache caused, in conditions of extreme shortage of low-rented accommodation, by insecurity of tenure. Not only the difficulties, and sometimes complete homelessness, caused by the liability to eviction at short notice, but also the more intangible but ever-present fear of eviction, are features which we regard as socially unjustifiable. Chapter 8 contains our findings on this matter. The only complete and lasting remedy both for abuses and for insecurity of tenure is the production of sufficient well-managed and adequate housing at appropriate rents, and in the right places. Such a policy must inevitably be slow of fulfilment. In the meantime, however, a dispassionate appraisal of the human consequences of the present shortage seems to us to be needed, and our attempt to achieve this is to be found in these chapters.

Many of our witnesses, and much of the written material submitted to us, referred to problems and difficulties related in one way or another to coloured landlords and coloured tenants. Reliable information and balanced views in this field are both hard to come by. Our account is derived mostly from the witnesses and written memoranda referred to, and to a lesser extent from inferences from surveys. The situation is complex and confused; and we have not attempted any conclusions on vexed questions of integration and colour prejudice, which are social problems extending far beyond our terms of reference. We have, therefore, limited ourselves to a summary of the evidence bearing directly on landlord-tenant relationships where either landlord or tenant or both are coloured persons. Our conclusions are in Chapter 9.

From the Census and other sources we have been able to trace and describe some of the changes now proceeding so rapidly both in the social character of certain areas of London and in the condition and character of the property in these areas. But how do such changes actually come about? We commissioned three "case-studies" of individual developments which appeared to be of special interest. Each of them serves to illustrate, for wholly different areas, the operation and the consequences of improvement and urban renewal. All of them show one common result, that many households are excluded from the improved property. A summary of the conclusions from these case-studies is in Chapter 10, and a fuller detailed account in Appendix VI.

Thus far, the report has attempted, against a brief historical background and an examination of the economic environment, to examine and analyse factually the principal features of London rented housing. Our terms of appointment required us to make a factual survey and no more. Nevertheless, we thought we should try to give a general assessment of the causes of the London housing problem. This will be found in Chapter 11.

We believe that some helpful pointers to the solution of London's problems can be derived from a comparison with the methods by which privately rented housing is provided, managed and regulated in large cities in other countries. We could not, and did not attempt to undertake a systematic or scientific study of the housing standards, housing problems or governmental policies of these other countries. Nor do we wish to suggest that procedures appropriate for other countries could readily be applied here, at least without careful thought and appropriate modification. Nevertheless, we



have made a brief and necessarily incomplete study, which we think throws some useful light on the character of London's problems and illustrates both the strengths and the weaknesses of the policies applied to them. We were able to make some comparisons with New York, Paris, Oslo, Stockholm, Copenhagen, Geneva, Amsterdam and Hamburg. Fortunately, one of our members participated as a consultant in a study of housing policies in European countries now being completed by the United Nations Economic Commission for Europe. A questionnaire was prepared, and two members of the Committee, an officer of the Ministry of Housing and Local Government, and Mrs. Christine Cockburn and Mr. John Greve (both working on the Rowntree Trust Housing Study) visited, between them, all the countries in question. Chapter 12 sets out the comparative data and the conclusions we drew.

We have not attempted a summary of the report. For reasons which we give more fully in our concluding paragraphs we believe this to be impossible; and that the whole report must be read in order to understand it properly. Conclusions appear in each chapter, relating to the ground there covered. Nevertheless, some lessons to be drawn from our report seem to us to be of special importance; we have drawn attention to these in Chapter 13.

We were neither required nor authorized to make recommendations; and policies for the solution of London's housing problems must be the responsibility of Government. Nevertheless, some facts, as we see them, point irresistibly in particular directions; and if, directly or indirectly, we seem to have exceeded our terms of reference, we offer no apology.

#### **The collection of evidence: the surveys, and other available material**

We here give a short account of our procedures for obtaining and collating the material necessary for a report on so complicated a subject. We realized that we should receive, as we did, a great deal of material in written form; and that we should wish to hear many witnesses in person and ask questions to check or elucidate their evidence. Nevertheless, it was inherently probable that much of this evidence would relate only to particular aspects of the problem, and in many instances only to particular areas or individual cases of difficulty. We wanted to do all we could to produce a balanced survey; and for this we needed material covering the entire field, so as to avoid making unjustified general assumptions as to the whole area based only on evidence as to part of it, or on particular cases which might not be truly representative. Moreover, it was essential to look not only at the current situation, but also to compare it, in as much detail as possible, with the past. Meeting these requirements presented problems which we discuss separately.

**The current situation.** Five of the major matters which particularly needed analysis were: (i) the housing shortage and the stresses resulting from it; (ii) the condition of London rented housing; (iii) the management of rented housing by private landlords; (iv) the management policies of local authorities and (v) the extent and nature of abuses. For this purpose we prepared three forms of request for evidence, one in general terms covering the whole field except abuses, one related to abuses, and one to produce material on local housing authority stock, practice and policies. The last was of course submitted to local authorities only, but the other two went not only to them but also to a wide range of responsible bodies including, as appropriate, all Members of Parliament for constituencies within Greater London, Citizens

Advice Bureaux, Rent Tribunals, local offices of the National Assistance Board, editors of newspapers circulating in the area, professional bodies, societies and associations of officials working in the housing field, representative bodies of landlords and tenants, legal advice centres, welfare and charitable organizations and many other similar bodies, as well as individuals known to have studied housing conditions or likely to have special knowledge of them.

Apart from these specific requests for evidence from particular and widespread sources, a great mass of unsolicited evidence came into our hands from many sources and we think our appointment and our wish for information was sufficiently publicized and generally known. Appendix VIII gives a list of those who gave oral or written evidence.

This may be the appropriate moment to record our gratitude to the many organizations and individual witnesses who went to great lengths and put in much individual hard work to answer our enquiries. Many local authority officers, although under great pressure due to their own duties, and extra work caused by the reorganization of London Government, went out of their way to assist us; and without wishing in any way to diminish the value of the co-operation of so many, we would like to pay a special tribute to the London County Council and its officials whose contribution was outstanding and help unstinted.

The collection and analysis of the new material on the current situation—to take only one example, the answers of more than 80 local authorities in the Greater London area on their stock of housing and management policies—required the services of a research staff of our own. This was essential in any case for the analysis of existing data in order to extract whatever was relevant to our inquiry and arrange it in suitable form for our consideration. This work was undertaken by a research staff working for us under the direction of a Senior Research Officer of the Ministry, who was assisted by staff working directly under her, but who also obtained help from within the Ministry of Housing and Local Government and from some outside bodies.

**Information about the past.** There is a dearth of systematically collected information about London housing prior to 1957, and for our purpose the Census of 1951 was of limited use in that it did not classify households by the tenure of their dwellings. In 1957 an inquiry was undertaken for the Ministry of Housing and Local Government by the Social Survey, designed to assess the effect of the Rent Act 1957. Next followed the Rowntree Trust Housing Study sponsored by the Joseph Rowntree Memorial Trust, which produced surveys on various aspects of housing in 1958, 1959 and 1962; these surveys covered the whole of England and, though valuable, could not be used to extract material sufficiently extensive to give an adequate picture of London. The most important single survey, for our purpose, was in fact that undertaken for the Ministry by the Social Survey and published under the title "The Housing Situation in 1960". It covers the whole of England and Wales as at mid-1960, but, as half the sample employed related to Greater London, it was very useful for our purposes. The subjects examined included the stock of dwellings, their type, size, age and tenure, their fitness and future life, the available domestic amenities, and living space in relation to over-crowding and under-occupation. In addition, it contained some analyses of the households trying to move. The Census of 1961, which, unlike that of 1951, did classify households by the tenure of their dwellings, was also available to us.



Unfortunately, many of the analyses which would have been of great value to us, particularly in relation to household formation and migration were not available in time for our report.

**Our own surveys.** It was essential, in view of the urgency of our task to set in motion at once the machinery for obtaining a housing survey in the London area, to produce as much information as possible about the rented housing stock, including the tenure, rents, amenities, condition, over-crowding, under-occupation, and many other aspects of controlled and decontrolled dwellings; and to identify trends over the past few years. This work was undertaken for us by the Government Social Survey and it was designed to afford the underlying general foundation for much of the report, and to enable us to confirm or modify the impression created by the evidence of individual persons or organizations directed to particular cases.

This survey, which we shall refer to generally as "The Social Survey Inquiries" in this report, was divided into two parts; a survey of tenants based on interviews and field work carried out in December 1963, and a survey of the landlords of London, the fieldwork for which was done in June and July 1964. These two surveys we shall refer to as "the 1963 Tenant Inquiry" and "the 1964 Landlord Inquiry". The full report and accompanying statistical material are printed in Appendix V.

Work of such a comprehensive character is necessarily lengthy, and the timing of our report was throughout conditioned by the availability of findings from this dual survey, findings which called for complex and careful analyses. In the event, these findings were supplied to us during the months of November and December 1964. In view of the complexity of the analyses required, the production of these results within a year of the field work for the 1963 Tenant Inquiry and within six months of the field work for the 1964 Landlord Inquiry represents an impressive achievement on the part of the Social Survey.

The 1963 Tenant Inquiry was designed to relate to, and be comparable with, the material collected in the course of the Social Survey's 1960 Housing Survey, which has already been mentioned. The conclusions which we have been able to draw from it have been vital to this report. In addition to the subjects covered by the 1960 survey, the Social Survey at our request undertook to include in the Tenant Inquiry some further questions directed to the relations between landlord and tenants which have proved to be of much value.

For the 1964 Landlord Inquiry, the Social Survey interviewed, usually directly but for distant landlords by correspondence, the landlords of the properties to which the 1960 survey and the 1963 Tenant Inquiry related. The results of this inquiry have enabled us to present an overall picture of London landlords, more useful, we think, than a report based largely upon complaints of individual unsatisfactory landlords, unaccompanied by information about those of whom no complaint is made.

Our own research team in addition mounted a survey of abuses, described in detail in Chapter 7 and printed in full in Appendix III. We also sought to establish, if we could, some reliable guide to the rents being currently asked for vacant property to let, and a limited survey was undertaken by our research staff which is printed in full in Appendix IV.

**Visits.** We felt that something more than the collation and consideration of this very considerable body of material was needed. A Committee dealing with urgent and often distressing human problems cannot rely upon written

or oral evidence alone. We therefore made visits to some of the parts of London where the greatest stress was reported, had discussions with the members of Borough Councils and inspected housing both old and new, some grossly over-crowded, some tumble-down or ill-maintained and some improved up to the highest standards. We have also tried to see for ourselves representative examples of most of the conditions with which our report deals. These visits also enabled us to discuss local conditions with the officers of local authorities whose co-operation and help in our enquiries and whose intimate knowledge at first hand of housing problems has been of the greatest assistance.

The account we have given of our sources will, we hope, show that we have cast our net wide. The resulting heavy haul would in any case have presented great difficulties of analysis, condensation and presentation; our continuous determination to produce an early report, as we have been asked to do, has placed quite exceptional stresses on all concerned, particularly on our secretarial and research staff. To them, and to us, the fact that this report had to be published within a matter of weeks after much of the most important material, particularly that deriving from the Social Survey Inquiry, first became available to us, has caused great anxiety and some regret. We hope that the conflicting requirements of speed, accuracy and completeness will not prove to have been wholly incompatible; and if, in the result, the report bears some marks of this difficulty, as we are afraid it may, we hope to be judged with understanding.



## CHAPTER 2

### LONDON SINCE THE WAR

The present state of housing in London will, we think, be easier to understand if it is considered in the context of the recent historical background. This chapter is therefore devoted to a review of some of the major post-war events and trends, policies and legislation, setting the stage for the main parts of the Report. It is necessarily brief, and not all aspects can even be touched upon, nor can the full explanations which are proper to the subsequent chapters be given here.

During the Second World War something approaching half a million houses in Great Britain were either totally destroyed or rendered uninhabitable and another quarter of a million were seriously damaged. In the L.C.C. area about 50,000 had been destroyed or so seriously damaged as to require virtual rebuilding. In the London Conurbation as a whole the total was 116,000, and in addition, 288,000 required substantial repairs and over a million more required war damage repairs of some sort. While the building of houses during the war years had not ceased altogether it had fallen to a trickle—indeed it was no more than a fraction of what was required to replace wartime losses. Besides losses due to enemy action the end of the war found a large number of houses in use for non-residential purposes—by the Services, Civil Defence and private firms bombed out of commercial premises.

The stock of available houses had shrunk during the war years, but the number of families competing for them began to rise sharply at the end of the war, owing to the higher marriage rate, the start of demobilization, families returning from evacuation, and other factors. The Government of the day was therefore presented with an immense housing problem. To meet it there was a building labour force which had been halved during the war and the situation was not made any easier by the heavy demand for repair and maintenance work of all descriptions which had been left undone during the previous six years. Urgent measures were needed while plans were made for a more permanent solution.

The first post-war task was the repair of unoccupied war-damaged property, which was the quickest way of producing accommodation. In 1945 a very large part of the depleted house building industry was directed to that end and over 60,000 severely damaged dwellings in Great Britain were repaired and made habitable. Five-sixths of these were in the London area. By the end of 1947 a total of 103,000 dwellings had been made fit for occupation in the Conurbation and the greater part of this work was completed.

Another emergency measure was the use of the power to requisition property. From August 1939 the Minister of Health, and subsequently the Minister of Housing, had used his general powers under Defence Regulation 51 to requisition empty houses to provide accommodation for the bombed out. This power had been delegated to local authorities as agents of the Minister and they used it widely during and immediately after the war, when it was extended to provide for the "inadequately housed." Huts in former Service

camps were also used. The numbers of requisitioned houses in the Conurbation reached a peak in December 1947 when 61,340 were held; but the power to requisition without prior reference to the Ministry was withdrawn in 1948 and the total began to decline.

Plans had been made during the war years for the production of temporary houses to be started as soon as hostilities finished. These prefabricated houses were designed to be erected with the minimum of skilled building labour, and manufactured as quickly as possible in factories which could be switched from their wartime production. The Housing (Temporary Accommodation) Act 1944 provided for £150,000,000 to be made available for this purpose, the houses to be erected by the Ministry of Works and managed by local authorities who would also be responsible for providing sites and services. "Prefabs", as they were popularly christened, were intended to last for ten years and were never regarded as more than a temporary expedient. Many were erected on public open spaces, which local authorities were empowered to take over for the purpose in preference to land intended for permanent housing. By the end of 1948, over 124,000 had been handed over to local authorities, nearly 30,000 of them in the London Conurbation, and the programme was then brought to a close.

In the meantime, the drive for the production of permanent houses was getting under way. Government policy was directed towards building houses to let. It was the declared aim to ensure that the supply of new houses was distributed fairly, according to need, and with this in mind local authorities were made responsible for four-fifths of all house building. In common with other types of building, the number and size of private houses built were controlled by a system of licences, in order to make the best use of the materials and labour available. By 1945, however, building costs had risen to nearly double 1939 levels. The new local authority houses were to be rather larger than their pre-war counterparts, and it was clear that the rents which would have to be charged, if they were to be let on an economic basis, would be beyond the reach of many of those for whom they were intended. Subsidies, which immediately before the war had been restricted to slum clearance schemes and relief of overcrowding, were extended in 1944 to houses built by local authorities to meet the general housing shortage and, by the Housing (Financial and Miscellaneous Provisions) Act 1946, these subsidies were very substantially increased. At the same time special subsidies were introduced to meet special needs.

The local authorities responded well. In Great Britain in 1946 they built 25,000 houses and in 1947, 97,000. Hampered by shortages of labour and materials and a particularly severe winter they nonetheless managed to increase production to 190,000 in 1948. Together with nearly 33,000 houses built for private owners and 4,500 for government departments and other purposes, the total for that year rose to over 227,000. (In the London Conurbation, the local authorities' production in the years 1946-48 totalled 2,800, 10,300, and 24,500.) Faced with a major balance of payments crisis, the Government were then driven to restricting the programme, and during the next three years national production was held at a little below 200,000 a year.

Materials and labour were short, but at the outset there was no very great difficulty over land. There were many acres of bombed sites, and to make these available quickly a shortened form of procedure for compulsory purchase was introduced for a time. In addition the L.C.C. had prepared during



the war a number of large sites on the periphery of the built-up area for the continuation of their earlier policy of building out-county estates, and a considerable number of the houses built in the early post-war years were on these sites. The policy clashed with the general plan to take overspill population outside the Green Belt to New Towns and therefore was not pursued, although houses continued to be built on the estates already begun.

The shortage of materials and labour was mitigated to some extent by an early attempt at a form of industrialized building. Permanent pre-fabricated houses of a number of different types were produced by factories turning from war production, using materials as varied as steel, resin-bonded plywood and blocks made from china clay waste. In all some 13,000 houses were provided in this way on L.C.C. estates.

The difficulties of the immediate post-war period were slowly overcome. Materials became more plentiful, the building labour force increased in numbers and productivity improved. At the same time, however, work on war-damaged houses and on conversions and adaptations fell away rapidly. The new Government in 1951 embarked upon a policy of expanding the total output of houses and at the same time giving greater encouragement to private builders to build for sale to individuals. Total production in Great Britain reached 348,000 in 1954 and 317,000 in 1955 of which 36% was offered for sale to private owners as against about 12% in 1951.

House building is not the only activity requiring land, and in common with other types of development the use of land for housing was brought within the planning control embodied in the Town and Country Planning Acts 1944 and 1947. The county and county borough councils became the planning authorities for their areas, and the Acts required that their permission should be sought for any development. All applications were henceforth to be considered in the light of development plans made by the authorities and approved by the Minister. The plans allocated areas of land for the various uses and indicated for the residential areas the density considered appropriate, measured in number of persons to be accommodated per acre. The development plans covering the Greater London area were to a large extent prepared within the frame-work of the proposals made in the unofficial County of London Plan prepared during the war by Mr. J. H. Forshaw and Sir Patrick Abercrombie and the latter's Greater London Plan. These took account of the Barlow Report's\* recommendations for dispersal of population and employment, and proposed that the population of the built-up area within the London Green Belt (broadly speaking the area of our terms of reference) should be reduced by half a million, and that employment there should not be allowed to increase. New industry and "overspill" population were to be "exported" to new towns and the additional space so obtained was to be used to reduce the highest densities on redevelopment. But restrictions on the growth of employment were only partially effective, owing to the shift of emphasis in the Greater London area from industrial to "service" employment, particularly office work. The likely effects of this change were not widely appreciated, and in the early post-war years it was delayed and concealed by the operation of building licenses which severely restricted the building of offices.

In the event, population in the County of London at first rose, by about 268,000 in the four years up to 1950. Thereafter it declined, as did the population

---

\*Report of the Royal Commission on the Distribution of Industrial Population (Cmd. 6513) H.M.S.O. 1940.

of Greater London, though to a lesser extent. At the same time the population of the surrounding region rose considerably. Factory employment in the County also declined, and by 1954 was well below the 1939 level, but there was a considerable rise in the number of factory jobs in the suburbs and some on the fringes of the built-up area in places like Borehamwood, Debden, Hainault and other places with L.C.C. out-county estates. Other kinds of employment grew throughout the region as a whole, and between 1946 and 1955 total employment rose by 9%, half as much again as the national average.

The New Towns Act of 1946 gave powers to the Minister of Town and Country Planning to designate areas for the sites of new towns and to appoint corporations to handle their development. There was no delay in making use of the powers. Eight new towns were planned for the London area. Before the end of 1946 a corporation had been appointed for Stevenage and this was rapidly followed by the appointment of corporations for Crawley, Hemel Hempstead, and Harlow in 1947, Hatfield and Welwyn in 1948 and Basildon and Bracknell in 1949. It was proposed that the existing population of these eight towns, which was rather less than 100,000 in total, should be expanded to about 430,000. But it took some time to produce tangible results. By the end of 1955 only about 35,000 houses had been built and the total population of the eight towns had been increased by 100,000. Judged by numbers alone, this was not a spectacular contribution to the solution of London's housing problems. Moreover, it was the intention that the new population should be taken as far as possible from the waiting lists of London authorities, but because of the need to relate new population to the employment available in these towns and the consequent priority given to the housing of skilled workers, this was not always possible in practice. The Report of the Ministry of Housing and Local Government for 1960 stated that almost 80% of the houses let by development corporations in the eight new towns went to Londoners, about half of whom were known to have been on a local authority's housing waiting lists. Many of those who left London for the new towns had been living with relatives, and did not vacate accommodation that could be relet to others in need, and the exporting local authorities had no control over the disposal of such accommodation as was vacated. The impact of new towns on the overall London housing situation therefore was relatively small, though they must have helped to relieve pressures in the conurbation.

In 1952 the Town Development Act provided for the expansion of small country towns to accommodate overspill, but through the medium of agreement between the local authorities concerned, instead of by creation of special corporations as for New Towns. Schemes for these "expanded" country towns were, however, very slow in coming to fruition, and by the end of 1958 only 4,000 houses had been built. Moreover, they could take place only where a receiving local authority was willing to co-operate, and these were not necessarily the places most appropriate, economically, for expansion.

Progress in both new and expanded towns has continued. By the end of 1963 some 80,000 new houses had been built in the new towns, with a population totalling over 390,000. Houses built in the expanded towns now total 15,000, and agreements have been made for a further 47,000 in due course.

Table 2.1 shows the rate of increase of the stock of housing in the London conurbation for the years 1954-63, and is a useful indication of the fluctuation in these increases.



# Changes in The Housing Stock 1945-1963: London Conurbation

Table 2.1

Thousand Dwellings

	Year	1945-1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963
1	New Permanent Dwellings	6.2	17.5	33.7	25.3	25.7	21.8	24.0	28.6	31.6	30.7	28.2	26.7	26.9	25.8	26.1	24.2	25.1	25.8
2	Slums Cleared	—	0.5	1.0	1.5	1.6	1.6	1.5	2.0	2.6	2.1	3.4	4.4	5.0	4.5	5.3	5.5	4.7	5.3
3	Other Net Gains and Losses (Estimated)	+43.7	+21.9	+12.7	+9.7	+9.1	+4.6	+6.2	+6.1	+7.8	+5.7	+5.1	+6.1	+2.8	+2.8	+1.2	+0.5	+0.6	+0.9
4	Net Gain in the Stock (Estimated)	49.9	38.9	45.4	33.5	33.2	24.8	28.7	32.7	36.8	34.3	29.9	28.4	24.7	24.1	22.0	19.2	21.0	21.4

Source: Ministry of Housing and Local Government.

This Table shows fluctuations in the rate of increase in the stock of dwellings in the London Conurbation since the War. The figures in line 3 are made up of estimates for conversions, temporary houses and wartime camps, losses owing to clearance for other development, etc.

Line 4 shows that the rate of increase in the stock, starting from a high level just after the war (owing in large measure to the building of pre-fabricated houses) dropped steeply to 1951; rose steadily again until 1954; and then fell equally steadily to 1961, though in the last two years shown there has been a slight recovery. The increase shown between 1951 and 1961 is in agreement with Census figures. The annual totals are quoted to the nearest hundred for statistical convenience and should not be regarded as accurate to the last digit.

For the first eight years after the war the housing drive was concentrated on new building, except for the repair of war damage. Neglect of the existing stock could not be allowed to continue indefinitely. By the end of 1953 the Government was well on the way to achieving its declared aim of 300,000 new houses a year and, relying on private building for an increasingly large part of the programme, could turn local authorities' attention to the twin problems, of slum clearance, which had been interrupted by the war, and of the great number of houses fast becoming slums for want of repair and improvement. The number of slums was unknown, but it was clear that many of them would have to be lived in for many years, pending demolition. Other houses were basically sound, but after years of war, shortages of building labour and materials and rigid rent control, were desperately in need of repair. Others again were too large for modern use and needed conversion, or were lacking in amenities and needed improvements.

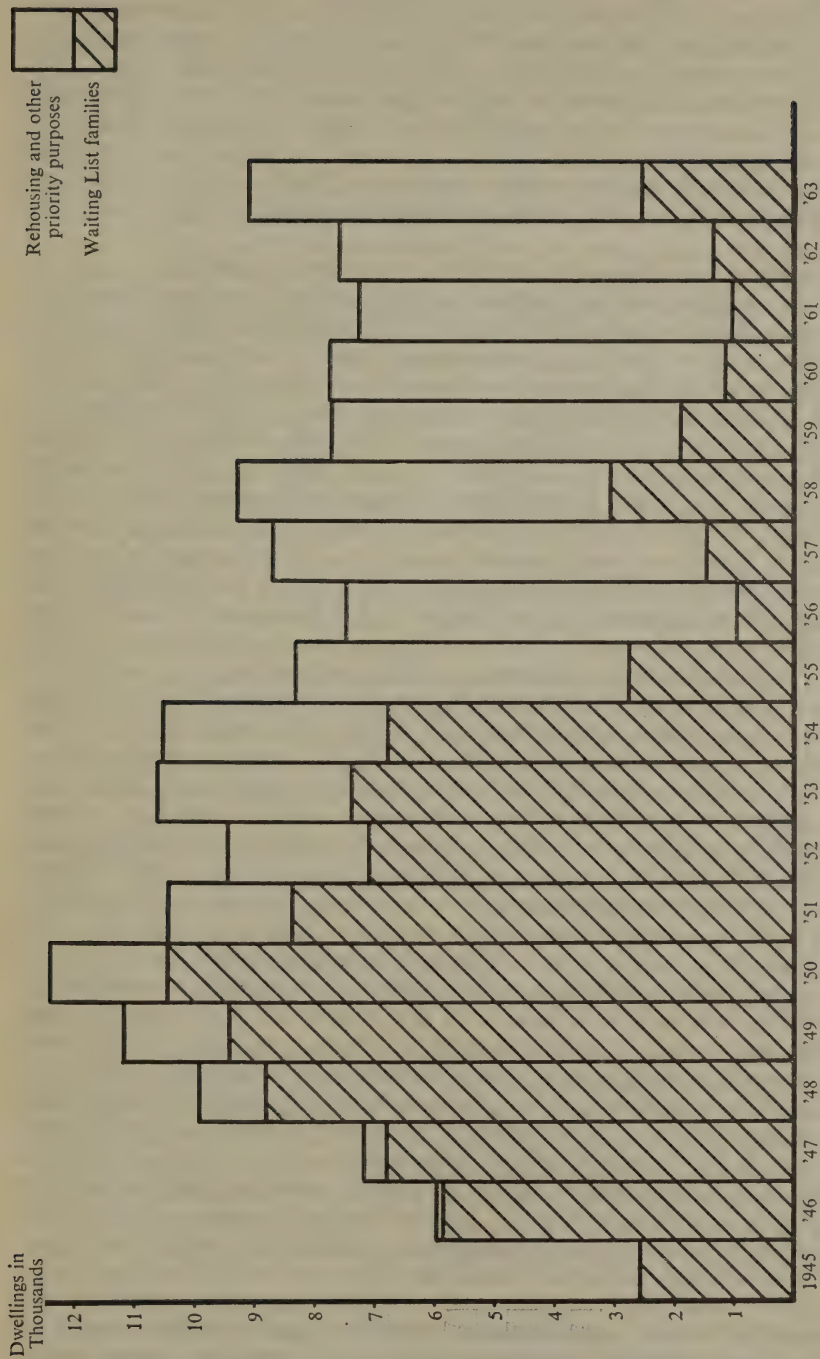
The policy announced in November 1953 in the White Paper "Houses, the Next Step" (Cmd. 8996) was in three parts: first, to encourage repair of the sound houses by allowing rent increases for houses put and kept in good repair; secondly, to begin again the work of slum clearance, first measuring the size of the task, and also giving grants for the temporary patching up of slums that could not yet be cleared; and thirdly, to give increased publicity to improvement grants for which the conditions were to be made less onerous. These proposals were embodied in the Housing Repairs and Rents Act 1954.

In London there was another reason for turning to slum clearance. By 1956 the supply of sites cleared by war time bombing was rapidly being exhausted. There was little or no undeveloped land available for housing in the centre, and overspill to the new and expanded towns was not proceeding fast enough to satisfy the growing number of households. If anything was to be done about the housing problems of inner London it would in future have to be principally by building on sites made available by slum clearance, and the authorities in the area found themselves with no alternative but to make this work their first priority. The Government had already decided to concentrate local authorities' efforts on slum clearance and other special needs and under this policy, in the Housing Subsidies Act 1956, subsidies for houses for general needs were abolished, while those for houses built to rehouse families displaced by slum clearance were maintained.

It proved frequently impossible, within permitted densities, to build enough new dwellings on the sites made available by slum clearance to rehouse on them as many families as had previously lived there. Thus not only were there fewer and fewer new dwellings available for rehousing from the waiting list, but even some of the vacancies arising in the local authorities' existing stock had to be allocated to families displaced by slum clearance. These two factors meant that most of the local authorities in the more densely built-up parts found it very much harder to rehouse families from their waiting lists, and some central boroughs had to cease doing so altogether. The diagram (Figure 2) shows clearly the effect on allocation of the L.C.C.'s houses.

The improving housing situation at the end of the first post-war decade enabled a term to be put to the use for housing of requisitioned properties and the ex-service camps. The houses and camps were managed by the local authorities, but the net deficit between outgoings and rents from the occupiers were reimbursed by the Exchequer, and the cost was giving some concern. In 1951-52 the net cost amounted to £6,900,000 in England and Wales, and





Source: L.C.C. Housing Dept.

Fig. 2

averaged £42 for each family housed. Hence ways were sought to end requisitioning and to reduce the cost to the Exchequer meanwhile. By 1955 when there were still some 47,000 houses held in the London Conurbation, housing about 74,000 families, the Requisitioned Houses and Housing (Amendment) Act required the release by 31st March, 1960 of all requisitioned houses. The occupiers were to be rehoused by the local authorities (who bought or leased houses for the purpose) or accepted by the owners as statutory tenants on receipt of compensation for loss of vacant possession. Some local authorities in London found themselves unable to release all their requisitioned properties by the specified date and further legislation was required to give them more time.

Rent control had been introduced as a temporary expedient to restrain exploitation of the housing shortage in 1915 and was later continued in a whole series of Acts which varied the extent of its application. After the second world war, as after the first, it was thought that housing shortages would soon ease and fresh legislation was framed on a temporary basis only. A measure of control was extended to furnished lettings by the establishment under the Furnished Houses (Rent Control) Act 1946 of tribunals to fix fair rents on application by tenant, landlord or local authority. Lack of effective restrictions on the growth of employment, coupled with more effective restriction of land uses and densities' was bound to result in a continuing shortage of housing. Scarcities were rendered worse by the reluctance of private landlords to provide additional housing for rent, owing to the many handicaps they faced—handicaps explored in Chapter 3. But the extent of this problem was masked by the slow start of office building, and the continuance of rent control. Sooner or later the increasing difficulties resulting from control of rents in unfurnished premises would have to be tackled. Some rents were controlled at no more than between 15% and 40% above the level that obtained in 1914, some had been frozen in 1939, while other accommodation let for the first time since 1939 was controlled at a higher level. Thus there was no rational relationship between the rents of similar houses or between rents generally and the cost of repairs which had multiplied several times since 1939. The 1954 Housing Repairs and Rents Act had allowed a slight increase in rent if repairs were carried out, but this was of little help to landlords and much of the privately rented stock was still in desperate need of repair. It was clear that no new houses to let were being built, and many of those existing were being under-used while others were severely overcrowded. It was widely believed that a removal of rent restrictions would resolve these problems and promote greater mobility of labour and bring about better maintenance of house property. It was also said that whenever property fell vacant, landlords sold out rather than continue to subsidise tenants with cheap accommodation. In an attempt to remedy these ills, the Government began in the Rent Act 1957 to bring rent control to an end, quickly in the most expensive properties—"block decontrol"—and on change of tenancy in the rest—"creeping decontrol". Meanwhile rent increases up to limits based on gross value and the landlord's responsibility for repairs were permitted in the cheaper properties remaining under control. At the time it was thought that there were something like 800,000 controlled dwellings let unfurnished in London and that about 190,000 of these would be released by block decontrol. Creeping decontrol attracted less attention. In fact, there were about 1,120,000 controlled tenancies immediately before the Rent Act;



of these about 135,000 (12%) were released by block decontrol; a further 491,000 had been lost to the controlled sector by December 1963; and 494,000 remained under control at that date. The loss to the controlled sector of 491,000 included dwellings demolished or sold to sitting tenants and to local authorities, as well as those relet. It is consistent with a cumulative annual loss of about 10%; i.e., at the end of each year there would be 10% less than at the beginning. It has been shown\* that the rent increases that have taken place in property still controlled have often borne little relation to what was permitted by the Act, some rents being well above those laid down in the Act, while others have not been increased at all or are below the permitted levels.

The neglect of old houses was not the only consequence of concentration on new house building. There was a pent-up and growing demand for new offices, to replace worn-out premises, to replace war-time losses, and to meet new needs arising. There was also demand for new hotels and other commercial development; there was pressure for the new hospitals, and road widening and other schemes outlined in the new development plans; and there was a demand that could not be put off for new schools, to meet the post-war "bulge" in the birth rate. The demand for additional office space was partly met at the expense of the housing stock, in that some of the larger houses were converted for use as offices where planning permission could be secured.

The system of licences for control of building and the use of materials such as timber and steel, which restricted the building of new offices, was progressively dismantled as labour and materials became more plentiful. Steel control, after a false start in 1952, finally went in May 1953; timber licensing was ended in October 1953; and building licences were abolished in November 1954, although they had already been given freely for some months. A boom in office building followed, though it took a little while to get fully into its stride. In the central area† alone, planning consent had been given between 1948 and 1955 for some 33,000,000 sq. ft. of offices in new or converted buildings, much of it having been given in anticipation of the ultimate end of restrictions. This represented an increase of 43% over the 1948 total. The figure rose to 44,000,000 sq. ft. by 1958 and 65,000,000 by 1961, although an increasing proportion of the approvals was in replacement of existing offices, as the planning authorities realized what was happening and looked with increasing disfavour on applications likely to increase the number of office jobs. On average, about 32,000 additional jobs have been created every year in service industries in the conurbation since the mid-fifties and a great many of these have been in offices.

The Development Plan proposals for limiting employment had been directed to restricting industrial growth; the vast increase in white collar work was not foreseen—still less its effect on the London housing situation. Even when the consequences were realized the Planning Acts permitted extensions of up to 10% of the cubic capacity of buildings and by careful design it was possible to get as much as 40% more floor space on rebuilding. Planning authorities could refuse permission, but there would in some circumstances be a risk of having to pay very heavy compensation. This loophole was partially closed in 1962.

---

\* Rent Act 1957: Report of an inquiry (The Social Survey) H.M.S.O. 1960 (Cmnd. 1246).

† Comprising the City of London, Holborn, most of Westminster and Finsbury, and parts of Bermondsey, Chelsea, Lambeth, St. Marylebone, St. Pancras, Shoreditch, Southwark and Stepney.

Where there are jobs, and especially where there are well paid jobs, people will come, and the pre-war drift to London, which it had been hoped to check by restricting the growth of industry, continued. This coincided with a time at which the birthrate began the steady increase which has in London, as in the rest of the country, upset the calculations upon which many of the provisions of the Development Plans were based. Not only were there more people to be housed but they were forming smaller, and thus more numerous, households so that the competition for the available houses greatly increased. More people and more households need more houses, more schools, more shops and more of almost everything that requires more land. More land was not available in inner London. The new offices and service industries for the most part found room by redevelopment of existing sites, mostly with taller buildings and almost always with more floor space, but, as stated above, the policy for redevelopment of the older areas of housing in London, i.e. slum clearance, was to *reduce* densities. No general review of densities in the Development Plans was carried out, although some increases were made on the review of the County Plan in 1960. Thus, while the number of office jobs in the centre was increasing, and more people were moving to the London area, the population both of the County and of the rest of Greater London within the Green Belt was falling. With a limited amount of building land available within the Green Belt, and densities closely restricted, the demand for houses could not be satisfied in the County or even in the Greater London Council area: much of it has therefore been diverted to the surrounding region. Some of the newcomers packed into the centre, but in total they were fewer than those who left. Many of the white collar workers, encouraged by Government policy to buy their homes, and able to afford them with their relatively high incomes, were unable to find suitable houses in the central area. They were thus driven to buy new houses, and with them fresh air for their families, in places beyond the Green Belt. As demand rose, prices rose, driving them further afield, and such workers now come from places as far as Clacton, Luton, Reading, Aylesbury and the Kent and Sussex coast towns. They joined the vast army of commuters travelling by main line or underground railway, or by car or by motor cycle on the radial roads, that daily pours in and out of London in a great tidal flow. The sum of the waste of time and effort and money and the discomfort attendant upon this arrangement is immeasurable, and it has had its own reaction. There are some who have bought old houses in the inner parts of London rather than face such a daily journey. Many of these houses were formerly in poor condition and let to people with far smaller incomes.

For a few years after the war, there was a trickle of people emigrating to the older Commonwealth countries, but in 1948 there arrived the first sizeable group of immigrants from the West Indies and by the late fifties a net inward migration had become firmly established. As Commonwealth citizens, their entry to the country was not subject to any restriction. In their home islands there was much unemployment and far worse housing than in Britain, and their letters home encouraged others to follow. Others came from India and Pakistan. Mostly the newcomers settled in the large towns and cities, and in London formed distinct communities in Brixton, North Kensington, Willesden and Southall. They had a mixed reception and in 1958 racial distrust came to a head in the notorious disturbances in Notting Hill. From about 1954 the numbers arriving rose rapidly year by year. The Government felt



obliged to restrict entry to those for whom jobs were readily available, and in 1961 introduced what was to become the Immigration Act 1962. The Act was passed in April 1962 and took effect in July. Immigrants poured in before the new controls came into force—altogether 226,000 arrived in England and Wales in 1961–62. Since then the rate has been sharply reduced,\* and by 1964 there may well have been a net outward flow of migrants from the United Kingdom. The Act does not prevent the entry of wives and children coming to join husbands and parents already here; many have done so and this has had its effect on the number of families needing a roof.

Many of those who came to London seeking work, whether immigrants from abroad or from other parts of the United Kingdom, found it well nigh impossible to obtain adequate, self-contained accommodation. For many the best that could be afforded was one or two rooms, sharing the use of a kitchen or perhaps only a cooker on a landing. Some could do no better than continue to share with friends or relations who gave them shelter on arrival. In some areas of inner London houses built a hundred years ago for single family occupation were severely crowded, but even where there was no overcrowding within the statutory definition, there was often a great deal of over-use of the inadequate existing amenities such as kitchen, bathroom and W.C. This “multiple occupation” and its attendant evils have given rise to much concern. In the Housing Act 1961 the Government gave local authorities new and considerably strengthened powers to deal with bad living conditions in multi-occupied houses. Broadly, these were powers to insist on better management, repairs and maintenance, and to insist on either the provision of adequate amenities to fit the number of people living in the house concerned or a reduction in the number of people to fit the amenities available.

The review of slum clearance programmes carried out by local authorities under the Housing Repairs and Rents Act 1954 showed that there were 43,000 slums in Greater London. It was soon appreciated that this was not a very enlightening statistic. In the first place, the definition of a slum (that is, a house unfit for habitation and incapable of being made fit at reasonable expense) depends in large measure on subjective judgments on a number of characteristics of the house. Secondly, the figures for the County of London were related to the numbers that could be cleared in the next five years, rather than to the total number of houses that could be classed as unfit. Finally, the situation is not static. Even when properly maintained, houses wear out. In addition to houses that fall within the statutory definition of unfitness, there are many more which fail to measure up to rising standards of living. The Housing Survey 1960 showed that of the 2,328,000 dwelling rateable units then in London, some 771,000 were built between 1880 and 1918 and a further 305,000 before 1880. Most of these older houses are privately rented and in the poorer, controlled sector. Few of them were built with, or have since been fitted with, modern plumbing. In the years of rent control, wars and shortages, they have had the barest minimum spent on repairing them. In the result, much of the stock has fallen into an unsatisfactory condition and is slowly drifting towards the point when it becomes statutorily unfit and will have to be cleared. It is physically impossible and would be prohibitively expensive to replace these houses as fast as one could wish. As already noted, to encourage repairs, increases in controlled rents were allowed in the Housing Repairs and Rents

---

\* Oversea Migration Board. Statistics for 1963. Cmnd. 2555. H.M.S.O. December 1964.

Act 1954. Increasingly attractive improvement grants were offered to property owners in a succession of Acts from 1949 in an attempt to encourage the installation of amenities (bathrooms, kitchens, W.C.s and the like). These measures have been fairly successful with owner occupiers, but landlords of rented houses have generally remained unattracted and only a small proportion of their houses has been brought up to date. A degree of compulsion has now been introduced in the Housing Act 1964. It is a commentary on the grant system and on the level of controlled rents that some landlords have preferred to improve their property wholly at their own expense and have forgone the grant rather than allow their property to be tied to a controlled rent assessed by the local authority.

Where houses have been improved, most of them have necessarily been relet at rents higher than the original occupants could afford. This, together with the raising of rents in property decontrolled by the Rent Act 1957, and the gradual reduction, by slum clearance and other demolitions, in the pool of low-rented accommodation available, has all helped to make it increasingly difficult for those with low incomes who lose their homes, for whatever reason, to find somewhere to live at a rent they can afford. This is evidenced by a considerable increase in the numbers of homeless families applying to welfare authorities for welfare accommodation. Rehousing these families has added to the difficulties of the authorities.

In the last few years there has been growing concern about reports of unfair pressures on tenants by landlords, the effects of creeping decontrol and extortionate rents. In a period of rising standards of living there has been increasing dissatisfaction with standards of housing which have not kept pace. Today, in spite of the 452,000 new houses built, the many thousands modernized with the aid of grant and the many others without grant aid, and the 56,000 slums cleared since 1945, London's housing is beset with problems. Shortage of sites, multiple occupation, high prices for land, high rents, an ageing stock of houses and homelessness, all are features of the current situation. A study of the recent past shows that many factors have to be taken into account in an appraisal of the problem—there is no single or simple cause or solution.

London's population growth is the outcome of a long-term, national pattern of economic development that cannot be controlled without major changes in that pattern. If the growth of housing does not match the growth of employment there will be trouble of *some* kind.



## CHAPTER 3

### THE ECONOMIC BACKGROUND

#### Introduction

In considering the economic aspects of the London housing situation it is convenient to start by examining the supply of dwellings and the financial arrangements which can be made by different groups of owners. The contribution which each group can make to the solution of the housing shortage is largely determined by the financial arrangements they are able to make; by their taxation position; and by their economic status as profit or non-profit making concerns. However, in considering the position of each type of landlord, the whole economic and political environment in which the landlord operates must also be taken into account. The nineteenth century phrase "as safe as houses" summed up the prevalent view of investment in property during the last century. Today, the combined fear of rent control, the expectation of continued inflation and the growth of alternative "safe" investments have introduced into the economics of housing so many new factors that the old phrase has lost much of its meaning.

The transition from the nineteenth century financial structure has produced several points of severe economic stress. A change of ownership of an estate may, and often does introduce many changes of management and a shift in its whole cost and revenue structure. This is particularly likely to happen when a large estate which has been owned by one institution or family over a long period is broken up and sold. The sale, for instance, of the large estates in Paddington and Islington during the post-war period, produced far reaching changes in the housing situation in these boroughs. With the disappearance of many of the old trustee landlords a complete re-arrangement of the ownership pattern is taking place in London. Changes in ownership are accompanied by changes in the financial arrangements made to service the capital invested. These changes always inject into the housing market powerful forces tending to alter the social composition of small neighbourhoods; but during the last decade the speed of change has been greatly increased by the partial lifting of rent control and the physical replanning and rebuilding of London.

The forces producing changes in the London housing situation cannot be adequately emphasized in the following pages, which give a static picture of each separate type of owner. In considering the economic possibilities open to each owner and the rents paid by different tenants, the element of change cannot be too greatly stressed. This is particularly significant at present because the activities of one type of owner frequently create complementary or counter-action by others.

An example will illustrate this. Rent increases have induced many tenants to buy their own houses and become owner-occupiers. They normally look for small dwellings which suit the needs of one family. With the great demand for this type of dwelling, prices have risen and landlords are willing to sell. If this reaction were to lead to a serious reduction in the supply of rented

accommodation, local authorities might decide to buy existing small dwellings in order to prevent any further loss in the supply of dwellings to let. This in turn could mean that local authorities and potential owner-occupiers would together bid house prices to even higher levels. The formation of a housing association within an area in which the price of houses is rising rapidly may merely add a new bidder, and may push the price up still further. The existence of a rising market may well induce private individuals to purchase houses, not as a long term investment, but for short term capital gains. Thus the combination of the actions of each individual part of the market however desirable in themselves can very easily produce a situation in which the price of land and houses appears to shoot up quite uncontrollably. This mainly occurs in the most popular residential districts and the neighbourhoods immediately surrounding them; however, in a period of rapid redevelopment the sale of a large estate may set off such a chain reaction in any part of London.

There is no longer any clear geographical demarcation between the different types of tenure. Before the war, owner-occupation spread rapidly throughout the suburbs and most of the new estates of that period were built for owner occupation. Now, however, owner-occupation is becoming the most favoured means of acquiring property for occupation in the very heart of London. Similarly, the areas provided with local authority housing are no longer limited to those in which the poorest families live. As local authorities extend their activities into areas at one time regarded as the sole preserve of middle-income groups, and the middle-income groups in turn extend owner-occupation into areas previously occupied by manual and unskilled workers, variety of different problems arise with which we deal in other chapters of this report.

With this introduction, we shall now examine in detail the five main groups of property owner: local authorities, housing associations, large private landlords, small private landlords and owner-occupiers. Table 3.1 summarizes in tabular form the primary financial and fiscal conditions which affect them; and the paragraphs which follow discuss and contrast the resulting economic consequences. The first four groups are considered as landlords, and the fifth group (owner-occupiers) are contrasted with them.

### **Local Authorities**

Local authorities in Greater London own about half a million houses, of which about 60% have been built or bought since the war. As landlords, local authorities have three economic advantages over other landlords. First, they borrow capital on more favourable terms than those open to any other landlord. Secondly, they obtain subsidies from the Exchequer and are able to subsidize their own housing accounts from the General Rate Fund. Thirdly most of them own a considerable stock of dwellings built when land and building costs were much lower than at present. By pooling the loan charges of their different estates they are able to let new dwellings at rents well below the level of rent which would be required for new dwellings at current land and building costs.

### **Interest rates**

The rate of interest paid by local authorities on new borrowing is the current best market rate. Each local authority treasurer has to obtain the best terms



Table 3.1. Property ownership, finance and taxation in the U.K.

Owner of property (1)	Main source of finance (2)	Average rate of interest (Dec. 64) (3)	Taxation (4)	Subsidies to occupier (5)	Greater London % of dwellings 1961 (6)	Notes (7)
1. Local Authorities	Public Works Loan Board Capital market Pension funds	New borrowing 6% to 6½% 1962/63 rate on outstanding debt...4.53%	NONE	Exchequer subsidy Rate subsidy	18%	L.A.'s. would pay income tax if they earned profits—they are not freed from tax payments by legislation.
2. Housing Associations and Societies (non-profit making)	Public Works Loan Board Local Authorities Shares held by individuals Building Societies Housing Corporation above Building Societies rate	Public Works Loan Board rate—6½% Local Authorities rate—6½% to 6¾% Housing Corporation Loans—¾% Societies rate	Income Tax and Profits Tax  NONE	Under special authorized arrangements a housing association may obtain a subsidy from the local authority  Hidden subsidy through low return on capital	1%	L.A.'s. may grant mortgages to housing associations at preferential rates of interest, e.g. at the rate currently payable on the L.A.'s. own pooled mortgage debt.
3. Large private landlords (mainly public companies)	Stock Exchange Insurance Companies Self-finance through sinking funds Banks Pension and other trust funds	New borrowing 6¼%	Income Tax and Profits Tax	NONE	6%	Most large property companies have diversified their property interests since the war. The majority now own commercial and industrial property as well as residential.
4. Small private landlords	Private mortgages from individuals Building Societies (occasionally)	Varies widely	Income Tax and Profits Tax, or Surtax if appropriate	NONE	33%	Financial facilities limited and self-finance may be most usual mode of building up property holdings. Dealing in property and letting property may both be undertaken by small landlords.
5. Owner-occupiers	Building Societies Local Authorities Insurance Companies	1963-64 .. 6% May 1964 .. 6½%	(a) Owner of house None (b) Building Society Income Tax and Profits Tax on surplus	Relief of income tax and surtax in respect of interest payments	38%	Mortgages from Insurance Companies normally granted in conjunction with assurance endowment policies.

Source: The figures in column 6 are based on the 1961 Census and the 1964 Landlord Inquiry. The percentages do not add up to 100 because dwellings held by virtue of employment and rented with business premises are omitted.  
Note: The rates of interest shown in column 3 have increased since December 1964.

he can get from the money market or the Public Works Loan Board. When rates of interest are high treasurers try to negotiate short term loans which are funded as and when interest rates fall to a more favourable level. However, the current rates of interest have less impact upon the housing revenue account of the local authority than the *average* rate of interest which is paid upon the whole of the capital debt outstanding.

Authorities still have loans outstanding which were granted before 1955, over a sixty year period and the low interest paid on these loans counter-balances the higher interest paid on loans negotiated in the period 1958 to 1964. The importance of this factor in local authority financial arrangements is considerable, since the average interest rate rises much more slowly than might be expected. The highest and lowest rates of interest paid by any of the Greater London housing authorities for the years 1957-58 and 1962-63 on their consolidated loan accounts were as follows:

<i>Financial Year</i>	1957-58	1962-63
Highest rate	5.23 %	5.32 %
Lowest rate	3.16 %	3.95 %

The mean of all the local authorities' average rates of interest was 4.17% in 1957-58 and 4.53% in 1962-63 an increase of only 0.36% over the five year period, although throughout that period high rates of interest prevailed generally and the Public Works Loan Board rate has never fallen below 5½% since July 1957. The management of the loan charges of a local authority is one of the primary duties of a Borough Treasurer, and it is a tribute to the efficiency of treasurers in Greater London that they have succeeded in keeping the overall burden of interest on their housing accounts comparatively low.

The full importance of a local authority's right to pool its loans can be more vividly seen by comparing the position of local authorities with that of housing associations, which do not enjoy this right. The financial structure of housing associations is discussed in the next section of this chapter; it will be seen that the associations suffer from a more rigid financial structure.

### **Exchequer subsidies**

These subsidies are determined not by the present but by the past. History plays a vital role in determining the amount of subsidy received by any one authority, just as it is an all important factor in determining the real burden of interest payments. There are at least three different ways of comparing the Exchequer subsidies paid to local authorities.

First, one could look at the total sum received by an authority in each year, but this is of little value for purposes of comparison since authorities vary considerably in size and so does the extent of their housing activities. Secondly, one may look at the average amount of subsidy which an authority receives for each of its dwellings, and this is more realistic; but this factor also has its limitations as a guide to the amount of help received by different authorities from central funds because the level of Exchequer subsidies, the rates at which different authorities have been building, and the cost of doing so have varied considerably over the years. A third way of looking at the matter is to compare the extent to which the Exchequer subsidizes each £1 of the local authority's housing account loan charges, that is to say the annual repayments of principal and interest on their housing loans; these correspond to the mortgage repayments of an owner-occupier.



Looked at by the second method, the highest average annual subsidy per dwelling paid to a London local authority in the financial year 1962-63 was £75 4s. 2d. to Chelsea, and the lowest was £11 7s. 8d. paid to Heston and Isleworth. The average for all local authorities was £25 15s. 6d. Measuring by the third method, the authority with the highest subsidy per £1 of loan charges was again Chelsea, which received 12s. 1d., and the lowest was Chislehurst and Sidcup which obtained an Exchequer subsidy equivalent to 3s. 7d. for each £1 of loan charges. The average for all the Greater London authorities was 5s. 11d.

It will be seen that the range of subsidy per £1 of loan charges is far narrower than that of the subsidy per dwelling. This is because the dwellings are of many different types and built in different parts of London. The fact that the same authority was not the lowest by both measures arises because the subsidies have been related to the number of dwellings built and not to the financial liabilities of the authorities.

One aim of the Housing Act 1961 was to relate Exchequer subsidies to the housing financial needs of each local authority. When there appears to be little financial need an annual subsidy of £8 per dwelling is given, while in cases of higher apparent financial need the subsidy is increased to £24 per dwelling. In addition to subsidies given for each dwelling there is a special subsidy to meet the high cost of land. If the site costs more than £4,000 but less than £5,000 per acre the annual subsidy is £60 per acre. A further annual subsidy of £34 per acre is given for each £1,000 or part of £1,000 by which the cost of the site exceeds £5,000.

The introduction of the new subsidies in 1961 was not accompanied by any arrangement for withdrawing subsidies already being paid from authorities no longer in need of them; the two rates of subsidy already quoted relate to new building and not to dwellings built in the past. Thus local authorities incomes due to inflation tend to make it easier for these authorities to raise their rents and in this way to reduce the contribution which has to be made from the rate fund in order to keep the housing account in balance. When the rate fund no longer contributes to the housing account, the authorities tend to lose incentive to raise rents further.

While inflation confers this advantage on the authorities which cease to build, it brings hardship and difficulties to those which continue to build or buy houses. This is clearly brought out by the experience of the Metropolitan Borough of Camberwell which increased its stock of dwellings by one-third between 1958 and 1964 and by so doing increased its annual housing expenses by almost 120%, on account of higher land prices, higher building costs and the increase in average interest due to borrowing in a period of high interest rates. Over the five year period, this authority's total rent revenue increased by almost 110% but the Exchequer subsidy rose only by about 75%. Thus while rents lagged somewhat behind costs, the Exchequer subsidy lagged even further behind. Most of the increased costs fell on the General Rate Fund, the contribution from which rose between 1959 and 1964 by more than 260%.

In 1962-63 the total Exchequer subsidy to Greater London authorities for houses built between 1919 and 1963 was about £14 million.

Inflation since 1945 has increased revenue on the older dwellings and reduced the importance to the local authorities of the subsidies granted in respect of them. Those local authorities which are building substantial numbers of new houses at higher current costs are able to use these original subsidies to offset

the higher costs, and keep down the rents of the more expensive new dwellings but those who are now building very few dwellings at these higher costs are enjoying the benefit both of inflation *and* of the subsidies on their old stock.

Our main concern with the level of Exchequer subsidies arose from our interest in the management and use of local authority housing. We cannot find any valid economic justification for the variations as they now exist between the levels of subsidy enjoyed by different authorities; these variations arise from past circumstances in which the subsidies were at the time no doubt wholly appropriate; they produce a result which, in the circumstances existing today, seems to present a haphazard and somewhat irrational pattern. We think a case exists for considering a subsidy system which places more emphasis on, and gives relatively more encouragement to, the urgent need in the London area for the provision of new local authority housing. In the context of the pressing needs of today, Exchequer subsidies should be examined to see whether they are designed to produce the best possible results.

### **Rate subsidies**

The rate subsidy is the contribution made by some local authorities to their housing revenue account. In Greater London, 18 out of 87 housing authorities made no rate contribution to their housing account for the financial year ending March 1963; one authority (Crayford) obtained a small credit from the Housing Revenue Account. The average rate subsidy per dwelling for all local authorities was £17 10s. 0d.; the highest was given by Holborn, which paid an average of £83 12s. 0d. per dwelling out of the rates. Measured against loan charges the average rate subsidy was 4s. 1d. in every £1. Measured on this basis, the highest rate contribution was made by Bethnal Green (10s. 11d. for every £1 of loan charges).

It is perhaps worth noting that although the rate subsidy in Bethnal Green was the highest when measured against loan charges, its Exchequer subsidy was lower than that obtained by most Metropolitan boroughs, so that to some extent the high rate subsidy counter-balanced the relatively low Exchequer subsidy. In Holborn, the rents charged for council dwellings were rather higher than average, while in Bethnal Green they were considerably lower than most local authority rents. Thus the range of rents for one-bedroom dwellings in Holborn was from 60s. to 75s. a week (exclusive), whereas in Bethnal Green it was from 20s. to 29s. 11d. per week. For three-bedroom dwellings Holborn charged from 75s. to 90s. a week and Bethnal Green from 25s. to 29s. 11d.

### **The total subsidy**

The addition of the two subsidies underlines the extent to which local authority tenants were not meeting the full annual costs incurred on the dwellings they occupied.

In the statistical appendix to this chapter, which will be found in Appendix VII to the report, the subsidies are listed for each of the Greater London authorities. It will be seen that the highest average total subsidy per dwelling occurred in Holborn where it was £150 8s. 8d. The lowest was in Richmond where it was £13 6s. 2d. Measured by reference to each £1 of loan charges the highest total subsidy was in Stepney (17s. 7d.) and the lowest in Chislehurst



and Sidcup (3s. 7d.). The average total subsidy was 10s. for each £1 of loan charges.

These figures have been given to show the variations which have been found; but it is not possible to conclude from these statistics that some subsidies are "too high" or others "too low". The subsidy level should be examined in the light of the financial liabilities for housing of the authority concerned and of the level of rents charged by the authority.

### Local authority rent levels

The rents charged by local authorities vary very much less than either the subsidies received, or the interest paid, by the authorities. We examined the rent levels in six different areas of Greater London and the average rents for each of the areas are given in Table 3 of appendix VII. Rents tend to be a little higher in Central London than in the suburbs but the difference is not marked. An examination of the rents charged for pre-1945 dwellings and post-war dwellings showed that there was no marked difference between the rents of pre-war and post-war dwellings except in the Central London districts. In the table below the average rents for local authority pre-war and post-war dwellings are given for the Greater London as a whole.

**Table 3.2. Local Authority net and gross rents per week; Greater London, July 1963**

Size of dwelling	% of all dwellings	Average net rent	Average gross rent
Pre-1945 dwellings			
		£ s. d.	£ s. d.
Bed-sitting rooms .. ..	0.5	19 8	1 4 8
1 Bedroom .. ..	3.6	1 2 9	1 11 10
2 Bedrooms .. ..	13.9	1 10 3	2 2 0
3 Bedrooms .. ..	19.2	1 15 4	2 9 6
4 Bedrooms .. ..	3.7	2 2 5	2 18 6
Average for <i>all</i> pre-1945 dwellings (total 174,678)		1 12 11	2 5 11
Post-1945 dwellings			
		£ s. d.	£ s. d.
Bed-sitting rooms .. ..	3.1	1 5 4	1 15 5
1 Bedroom .. ..	8.2	1 11 9	2 5 4
2 Bedrooms .. ..	23.6	1 19 7	2 15 8
3 Bedrooms .. ..	21.8	2 4 4	3 2 3
4 Bedrooms .. ..	2.4	2 15 5	3 12 1
	100.0		
Average for <i>all</i> post-1945 dwellings (total 252,709)		2 0 0	2 16 4

Source: Local Authorities' evidence to the Committee.

These average rents only relate to the permanent dwellings *built* by local authorities and not to dwellings *purchased* for slum clearance and other purposes. However, the information about rents supplied to us by local authorities covered 427,000 rents. About 75% fell within the range of 10s. above and below the average. Thus, for bed-sitting rooms almost all the gross rents were between £1 3s. 10d. and £2 3s. 10d. Possibly because the current Exchequer subsidy given under the 1961 Housing Act is based upon a national rental income of twice the 1956 gross values, 81 of the 87 housing authorities within the Greater London Area reported that they set rents with reference to either the 1956 or 1963 gross values for rating. This practice may account for the fact that the great majority of local authority rents lie within the relatively narrow range of £1 0s. 0d. to £2 10s. 0d. per week.

National Assistance Board statistics suggest that local authority rents have been rising fairly rapidly during the past few years and that the average rent paid by retired people in receipt of national assistance is higher in local authority housing than in privately rented houses. This may be because many elderly tenants are still living in rent controlled property of a fairly low standard. The average rents paid by tenants in receipt of national assistance are given in Table 3.3 for West London, the County of London, Greater London and the whole of Great Britain.

**Table 3.3. Gross rents paid by tenants in receipt of National Assistance Board payments 1960 and 1963**

Area	Tenants of private landlords Average Gross Rents		Local authority tenants Average Gross Rents	
	1960 £ s. d.	1963 £ s. d.	1960 £ s. d.	1963 £ s. d.
West London ..	1 10 3	2 0 7	1 8 5	2 3 9
County of London ..	1 7 0	1 14 10	1 10 3	1 19 3
Greater London ..	1 7 11	1 15 0	1 10 5	1 18 8
Great Britain ..	1 0 6	1 5 0	1 2 11	1 9 8

Source: Evidence of the National Assistance Board.

West London authorities include Chelsea, Fulham, Hammersmith, Kensington, Paddington, St. Marylebone, Westminster, Willesden.

This table highlights a difficult social and economic problem which confronts local authorities. On the one hand they try to supply accommodation at rents which their tenants can afford to pay; on the other, they must keep within bounds the gap between housing costs and rent revenue. At present more elderly people live in privately rented property than in local authority dwellings; but as local authorities build more small dwellings specially for retired people and press on with slum clearance programmes, they will be housing an ever increasing number of people with no other income than their retirement pensions. There seems to be no settled national policy on the question whether local authorities should fully subsidize the housing needed for these people, or whether the National Assistance Board should meet their housing costs.



At the end of this chapter we discuss briefly the distribution of income in Greater London and consider more generally the relative levels of incomes, gross rents and housing costs. The difficulty of bringing these three economic variables into a reasonable relationship is one of the most pressing housing problems which local authorities have to solve.

### **Summary of the financial position of local authorities**

(1) In 1964 the combined effect of the Exchequer and rate subsidies, the rates of interest paid by local authorities and the existence of a fairly large stock of dwellings built before 1955, meant that local authorities were building new dwellings which at costs ranging from £3,750 to £5,500 could be let at net rents ranging from about £2 7s. 0d. to about £3 4s. 0d. (see Table 3.8). These net rents were about half the rents which would have had to be charged by housing associations and one-third of that for privately rented property.

(2) The average level of all local authority net rents was at July 1963 £1 17s. 1d. and since the average subsidy is 16s. 8d. this would have to rise to £2 13s. 9d. if all Exchequer and rates subsidy was withdrawn. The gross rents would be on average £3 8s. 8d. (£2 12d. 0d. plus 16s. 8d.). These figures have been quoted on the assumption that the financial position of all local authorities is similar and the liabilities and resources of all authorities could be pooled. If the Metropolitan boroughs are considered separately, the level to which rents would rise if they were unsubsidized would be something of the order of £3 10s. 0d. to £5 0s. 0d. per dwelling for net rents; and the average gross rents would be in the range between £4 10s. 0d. and £6.

We now turn to examine housing associations and similar bodies, to see how the existing economic conditions affect them.

### **Housing associations**

Housing associations are non-profit making bodies which provide accommodation at as reasonable a rent as possible by building new dwellings or by the conversion and improvement of existing houses. The associations are promoted either to supply accommodation to let or for the joint ownership and occupation by the founding members of the society. The first type of association commonly supplies accommodation for the poor, the aged, the handicapped and similar groups in the community in social and financial need. Recently, housing associations have been formed to let dwellings at cost rentals for better off members of society.

Many of the older associations which let accommodation have charitable status which not only enables them to raise funds by appeals, receive donations and legacies and obtain loans at low interest rates from local authorities but also renders them exempt from income tax. Other associations, without charitable status, are subject to income tax although they operate on a non-profit making basis. This has certain adverse consequences for them, although they make no actual profits.

The non-charitable housing associations are obliged to raise their capital at the market rate of interest and charge rents sufficient to cover the mortgage repayments on the loan over a period of 40–60 years together with an annual sum to cover the cost of maintenance, management and insurance. A fund of £25 million was established by the Housing Act 1961 for the purpose of making loans to housing associations in England and Wales. Associations wishing to build under this scheme had to conform to rules approved by the

Ministry of Housing and Local Government. In practice all existing associations found it necessary to establish a separate association for the purpose of the 1961 Act, with separate accounts and other records.

Under the Housing Act 1964, a Housing Corporation was set up with capital resources amounting in the first instance to £50 million and the Minister has power to make available by order a further £50 million. The Housing Corporation will operate in co-operation with the building societies which have promised to make further funds available to the housing association movement. In all, it is expected that the total capital available from building societies and from the Housing Corporation will amount to £300 million. Loans will be made to housing associations on forty-year mortgages at current rates of interest which are likely to vary between 6% and 7%. Here again, however, the constitution of associations must conform to certain rules in order to qualify under the scheme; and associations constituted under these rules will be known as "housing societies". Existing associations, including those specially formed for the purpose of the 1961 Act, will have to constitute a separate association in order to borrow money from the Housing Corporation, and will again need to maintain separate accounts and records.

### Sources of capital

The earliest housing associations obtained capital by outright gift or by loan granted on favourable terms; when local authorities entered the housing field, these charitable sources of capital tended to shrink. Furthermore, as housing associations developed and began to cater for middle-income housing, they were unable to claim charitable status and unable to devote charitable funds to this aspect of their work, since their charitable status rested primarily on establishing that their work contributes to the relief of poverty.

They have thus had to depend upon the normal financial sources or the Government for their supply of capital. Building societies are one obvious source, but these societies have concentrated their efforts on meeting the needs of individual owner-occupiers and as they have had insufficient funds to meet the whole demand from this quarter, they have had little incentive to support the work of housing associations. In recent years the associations have had to rely almost entirely on the Government for capital; but Government finance has only been made available to them upon rather rigid terms of mortgages for a fixed number of years repayable on an annual amortization basis. The rates of interest charged for loans of 40 to 60 years have always been at the prevailing long-term rate of interest and are fixed over the whole period of the loan.

Each loan is given for one specific housing scheme and cannot normally be transferred to any other scheme. This introduces a rigidity into the financial structure of housing associations which has tended to hinder their development. When, for instance, an association owns some houses built in the thirties on a 4% loan basis and other houses built more recently on capital borrowed at 6% or 6½%, it cannot pool the two loans and charge rents based upon the average interest applicable to both borrowings. This effectively prevents the associations from implementing a single rent policy for the whole of their property and, unlike local authorities, they are not permitted to make a revenue surplus on one estate and use it to lower the rents of newer houses.

A similar difficulty arises for housing associations obtaining subsidies from local authorities under the provisions of the various Housing Acts which



authorize such arrangements. Under these, a housing association cannot withdraw subsidies from the houses upon which they were originally given and apply them to houses built more recently unless the Minister makes a "scheme" under section 123 of the Housing Act 1957 authorizing this to be done. Such schemes can be made only after consultation with each of the local authorities concerned and in practice very few have been made. Thus, although local authorities are permitted to pool their subsidies, housing associations are not able to do so without special authority; they must strictly apply subsidies to each house built when the subsidy was first granted, perhaps as long ago as 1924 or 1932. These restrictions are entirely artificial. They have no economic justification and make it difficult for the managers of a large housing association to operate a rational overall rent policy for property built on many different dates.

### Taxation

Taxes impose a heavy additional burden upon non-profit making associations in addition to the interest and capital repayments on money borrowed. Before the calculation of income tax and profits tax, housing associations may deduct from their gross annual rent revenue the interest paid on loans, the full costs of repairs, and the costs of management and insurance. They may not deduct as an "expense" any capital which they repay, or revenue put into a reserve fund for future repairs. As all new housing associations operate on borrowed capital they necessarily have to collect revenue every year to meet capital repayments.

Most of the associations borrow on an annual repayment basis and Table 3.4 shows the amount of capital repaid in various years on a 20 year and a 40 year loan period. Table 4 in Appendix VII shows the annual payments of capital and interest on a twenty year loan in full detail.

**Table 3.4. Annual payments of capital and interest by a Housing Association over 20 years and 40 years: Loan: £3,500 at 6½%**

Year	Twenty year loan			Forty year loan		
	Capital	Interest	Total	Capital	Interest	Total
	£	£	£	£	£	£
1	90	227	317	20	227	247
5	116	201	317	25	222	247
10	158	159	317	35	212	247
20	298	19	317	66	181	247
30	—	—	—	124	123	247
40	—	—	—	244	13	247

All figures rounded to nearest £.

It will be seen that a housing association which borrowed £3,500 over a period of 20 years would have to repay £90 after the first year. This £90 is not a deductible expense for tax purposes; at the current standard rate of 7s. 9d. in the pound this means that the association has to collect £147 in rent in order to repay the £90. Table 3.5. shows the amount of tax imposed upon

associations repaying capital on the terms indicated in Table 3.4 and the amount of rent which has to be collected to enable the payments to be made.

The table shows that the tax element in the repayment cost rises, for the shorter term loan, from £57 per annum to £188 and for the longer loan from £12 to £148 per annum. These two examples have been taken because the purchase and modernization of existing houses is a task which housing associations might well undertake in Central London, if it were not for the tax position. Old houses cannot, however, be bought and modernized for much less than £3,500 today and as the total future life of such houses may be only twenty-five years, mortgages of about twenty years are the longest that can be obtained.

**Table 3.5. Effect of imposition of tax on rent revenue used to repay capital loan of £3,500 at 6½%**

Year	Twenty year loan			Forty year loan		
	Gross income required to make capital repayment	Tax @ 7/9	Capital repayment	Gross income required to make capital repayment	Tax @ 7/9	Capital repayment
	£	£	£	£	£	£
1	147	57	90	33	13	20
5	189	73	116	41	16	25
10	258	100	158	57	22	35
20	487	189	298	108	42	66
30	—	—	—	202	78	124
40	—	—	—	398	154	244

All figures rounded to nearest £.

The forty-year loan is appropriate to new dwellings erected in the outlying suburbs, but the shorter loan terms and tax levels would apply to such properties as terraced houses bought in the Metropolitan boroughs. Without the tax burden, it seems clear that the twenty-year loan arrangement might be a viable economic proposition if a terraced house could be divided into two dwellings. When, however, the tax element is added it becomes financially almost impossible for non-profit making associations to buy up old property and manage it. Table 3.6 shows the revenue and expenditure which might arise for such houses.

The disadvantage of this tax situation is not only that the tax element immediately makes the rents higher than the poorest families can afford, but the yearly tax increase means that the rents must continually rise. In the very last year of a twenty year loan period rents would have to be sufficiently high to cover £188 in income tax. Over the period of the whole loan, tax accounts for an average addition to the necessary rent of £110 12s. 0d. per annum. Since, in the example, we have assumed that the house is divided into two dwellings, each tenant would, on account of the tax arrangements alone, have to pay an extra £55 6s. 0d. per annum in rent.

A hundred years ago, the justification for imposing tax upon revenue used to repay mortgages raised on dwellings was based upon the theory that a dwelling lasted for ever and the landlord was buying an asset which did not need to be depreciated. In 1894, when an allowance for repairs was introduced



into the Schedule A taxing arrangements, landlords accidentally obtained a little assistance in covering the repayment of capital during the early years of a loan. This occurred simply because, before 1939, the permitted statutory deduction for repairs usually exceeded the amount actually spent on repairs during the early life of a property.

**Table 3.6. Annual expenses and rents on house with life of 25 years sub-divided into two lettings: loan £3,500: 20 year mortgage at  $6\frac{1}{2}\%$**

Loan charges	Interest	..	..	..	..	..	..	..	£227
	Capital repayment 1st year	..	..	..	..	..	..	..	£90
	Tax on revenue used for capital repayment	..	..	..	..	..	..	..	£57
									£374
									<hr/>
Allowance for repairs (2 dwellings)	..	..	..	..	..	..	..	..	£40
Management and insurance (2 dwellings)	..	..	..	..	..	..	..	..	£20
									<hr/>
Total expenditure	..	..	..	..	..	..	..	..	£434
									<hr/>
1st Year	Yearly rent for each letting with tax	..	..	..	..	..	..	..	£217
	without tax	..	..	..	..	..	..	..	£188 10s.
5th Year	with tax	..	..	..	..	..	..	..	£225
	without tax	..	..	..	..	..	..	..	£188 10s.

The tax problems of housing associations do not end with the taxation of the loan repayments; taxes also fall upon revenue put to reserve to meet the recurring costs of outside painting and other major repairs. They are normally advised by the Ministry to set aside £20 each year per house to meet repairs and inevitably they will not wish to spend all the repair fund every year. As tax falls upon sums put to reserve during the first year, it means that rents have to be a little higher in that year than is necessary merely to cover the sum put to reserve; and as it is the level of rents in the first year which is of most importance in determining whether or not a housing association scheme shall proceed, it is particularly undesirable that the tax burden on reserves should be high in the early years of the association. Tax at the standard rate of 7s. 9d. means that the total amount collected must be £32 13s. 0d. in order to produce a net £20 for the reserve fund. Although this £12 13s. 0d. of tax is recovered by the association in later years when repair costs rise, this does not really ease the position for associations already struggling with high land and building costs.

### Co-ownership schemes

Having examined the tax position of associations which build or buy dwellings to let, we now look at the new housing societies which are building for joint ownership and occupation by the members of the association. The tax position of members of these associations is exactly the same as that of individual owner-occupiers and produces results which are almost the exact opposite of those flowing from the application of the tax system to landlords and tenants.

All owners may deduct interest payments from their gross taxable income before the calculation of income for income tax or surtax. Thus for a house bought with a twenty-year mortgage of £3,500 at  $6\frac{1}{2}\%$  interest, the member

of a co-ownership housing association would be in the position shown in Table 3.7. For comparative purposes the net rent payable by the tenant of a non-profit making housing association is also given.

**Table 3.7. Comparative annual cost of a house to a co-owner member of a Housing Society (or an individual owner-occupier) and a tenant. Twenty-year loan of £3,500 at  $6\frac{1}{2}\%$**

Year	Cost to co-owner				Cost to tenant of housing association
	Capital repayment	Interest	Tax relief <sup>1</sup> on interest	Total cost	
	£	£	£	£	£
1	90	227	68	249	374
5	116	201	60	257	390
10	158	159	48	269	417
20	298	19	6	311	499

<sup>1</sup> Tax at 7s. 9d. in the £ on earned income.

The only economic difference between the two occupiers of two houses of identical value is that the co-owner who obtains the tax relief owns the house at the end of twenty years, whereas the tenant does not. In looking at these figures it should be remembered that we are examining the position of non-profit making housing associations who are not charging profit rentals, and also that the tax relief obtained by co-owner or an individual owner-occupier cannot exceed the amount of tax which he would pay if he were not making interest payments which could be offset against his gross income. Thus this special tax arrangement appears to have two inherent disadvantages. The first is that it is only available to one group of families (owner-occupiers), the second that within the favoured group only those with a high enough income obtain the relief in respect of all interest paid.

We have been unable to find any logical justification for these tax provisions; the differential tax treatment of housing associations and their tenants on the one hand and co-owners or owner-occupiers on the other, seems to contradict the official policy of encouraging housing associations to build dwellings for letting to those with average or below average incomes.

### **Summary of the financial position of housing associations**

Despite the burden of taxation some housing associations have been formed in London and are building dwellings to let at rents which range from £3 17s. 6d. for a bedsitting room flat to £8 10s. 0d. for a three-bedroom house. However, these rents are not all for "cost rent" schemes; some of them have an element of subsidy through charitable donations of funds to the associations. Some of the older charitable housing associations are also able, because of their freedom from income tax, to buy and improve houses in the "twilight" areas of London. Such associations are able to let dwellings at inclusive rents of £3 to £3 10s. 0d. per week, but no newly formed association without gift capital could match these rents under the present fiscal arrangements.

If all approved housing associations were exempt from tax they could build houses, or modernize existing houses and let them at net rents of about £275



per annum for a three bedroom house. If the loan period was lengthened from forty years to sixty years the annual net rents would be reduced to about £260.

In Table 3.8, we show the comparative rents which different types of owner would have to charge if they are to meet all their costs. From this table the favourable position of local authority tenants and owner occupiers stands out in comparison with the tenant of a housing association. We have been unable to find any justification for the unfavourable tax treatment of housing associations and we conclude that unless the tax burden is lifted, the contribution to the supply of rented accommodation by housing associations will be seriously hampered.

### **Private landlords**

Private landlords do not form a homogeneous group in the housing market. There is perhaps more difference between the individual landlord owning one house and the large company landlord owning over 1,000 houses than there is between the large company landlord and the local authority. For this reason we discuss the large and small landlords separately.

#### **Large private landlords (mainly public companies)**

The 1964 Landlord Inquiry showed that only 36% of all landlords were companies, and of these only a very small proportion were large enough public companies to have access to the Stock Exchange, Insurance Companies, or other large institutional lenders. Only about 15% of privately rented dwellings were owned by large public companies, which means that only about 6% of all dwellings in Greater London are financed by capital drawn directly from the capital market.

The financial arrangements open to these companies include the raising of money by mortgage debentures and the issue of shares, and short-term borrowing from the merchant and commercial banks. In recent years the rate of interest payable on mortgage debentures was about  $6\frac{1}{2}\%$ , which may be compared with the average rate of interest of 4.53% paid by local authorities during the year 1962-63. Property companies which raise money on the Stock Exchange normally diversify their capital holdings by having some interest in commercial property, some in residential and some in property overseas.

In the post-war period the tendency for companies to move out of residential property and into commercial property has been greatly accelerated by the continued existence of rent controls and the political controversy which has surrounded housing.

### **Taxation**

The tax position which has been described as applying to housing associations applies also to private landlords. Like the associations, all landlords must pay tax on funds used to amortize loans or set aside for depreciation. Broadly speaking, however, for large companies, both Income Tax and Profits Tax at the combined rate of 10s. 9d. in the pound has to be paid. The tax imposed on funds used for amortization or depreciation has a serious impact; even more serious is the effect of tax when a private landlord converts or improves existing houses and flats. Examples are given below of the way in which taxation inhibits landlords from improving any property which has an expected life of less than twenty-five years.

Capital expenditure incurred by a landlord of this class on improvement has to be recovered during the life of the asset. The shorter the life the greater the amount to be set aside each year for this purpose, out of income. No relief for Income Tax or Profits Tax is allowable in respect of amounts put aside each year to recover the capital expenditure; thus, for every £1 required a property company must set aside £2 3s. 3d. of gross income, because both Income Tax and Profits Tax at the combined rate of 10s. 9d. in the pound have to be paid.

The following short calculations show the effect of taxation assuming that the landlord's improvements or the building itself will last for 15, 20 or 25 years, and also that the property was controlled, so that the gross permissible increase of rent was £12 10s. 0d. per annum for each £100 spent by the landlords on improvements. In making the calculations it has also been assumed that the company will be able to invest the appropriate sum in a sinking fund each year at  $2\frac{1}{2}\%$  compound interest to replace the £100 spent.

*Example (a):* 15 years basis—£100 spent on improvements.

Annual sum required to be set aside at $2\frac{1}{2}\%$ compound interest to recover £100 in 15 years	£5·58 = £5 11s. 7d.
£5·58 grossed up for Income Tax and Profits Tax at 10s. 9d.	= £12 1s. 4d.
Gross Income per annum .....	£12 10s. 0d.
Less Sinking fund provision grossed up for Income Tax and Profits Tax .....	£12 1s. 4d.
	<hr/> 8s. 8d.
Return 8s. 8d. on £100 =	$\cdot 43\%$ .

*Example (b):* 20 years basis—£100 spent on improvements.

Annual sum required to be set aside at $2\frac{1}{2}\%$ compound interest to recover £100 in 20 years	£3·91 = £3 18s. 2d.
£3·91 grossed up for Income Tax and Profits Tax at 10s. 9d.	= £8 9s. 1d.
Gross Income per annum .....	£12 10s. 0d.
Less Sinking fund provision grossed up for Income Tax and Profits Tax .....	£8 9s. 1d.
	<hr/> £4 0s. 11
Return £4 0s. 11d. on £100 =	$4\cdot 05\%$ .

*Example (c):* 25 years basis—£100 spent on improvements

Annual sum required to be set aside at $2\frac{1}{2}\%$ compound interest to recover £100 in 25 years	£2·93 = £2 18s. 7d.
£2·93 grossed up for Income Tax and Profits Tax at 10s. 9d.	= £6 6s. 8d.
Gross Income per annum .....	£12 10s. 0d.
Less Sinking fund provision grossed up for Income Tax and Profits Tax .....	£6 6s. 8d.
	<hr/> £6 3s. 4d.
Return £6 3s. 4d. on £100 =	$6\cdot 2\%$ .



When capital can only be borrowed at  $6\frac{1}{2}\%$ , it is clear from these examples that no private landlord who must meet his financial obligations can undertake this form of investment, although the tenant is paying  $12\frac{1}{2}\%$  return on the capital spent in improving his accommodation. If the landlord is able to accumulate his sinking fund (the return of his original investment) at  $3\frac{1}{2}\%$  instead of  $2\frac{1}{2}\%$ , it is just possible for him to break even if he improves property with an expected life of 25 years. We think that these taxation arrangements have helped to discourage landlords from improving their property unless they are able to let the property at a free market rent which can be set to yield a very high gross return on any capital spent.

The economic impact of these taxes upon landlords is greatly worsened by the subsidies or tax relief given to other types of owner. One landlord giving evidence said: "Our records show that more than 50% of people vacating who pay comparatively low rents buy flats or houses. If this is the general trend, and it probably is because of the tax advantages derived from owner-occupation, then the outlook for the provision of flats to let is not encouraging". This landlord based his views on both the disadvantageous tax position of landlords and also the present high capital cost of land and building. We were told that when the long term cost of finance is  $6\frac{1}{2}\%$  the net income to the landlord after annual outgoings on repairs, etc. (but before tax) ought to provide a minimum return of 9%. This witness went on to say that "if reasonable rents are to be charged it would be quite impossible to reach that figure". This conclusion was based partly upon the relative cheapness of comparable property which was owner-occupied.

We obtained no evidence that any private landlord was building flats or houses to let at net rents below £400 per annum. We did, however, obtain evidence from one company who intended to redevelop land in West London by building shops and residential flats. However they intended to sell the flats to the local authority at cost and obtain a return on their investment from the shops alone.

### **Repairs and management**

Our evidence on the cost of managing and maintaining property showed, as was to be expected, that these costs vary with the size, age and condition of dwellings. From our evidence it would seem that about £20 to £30 per year is spent on maintaining and repairing the older property which is owned by large companies. The management costs seem to be about 3% to 4% of the total revenue collected. These costs of course vary considerably with the type of tenure. They are lowest for the management of dwellings let on agreements where rent is paid quarterly and considerably higher for property let on a weekly basis.

The cost of services provided by the companies which we examined has been rising fairly rapidly over the past five years. In one case the increase in cost was 40% between 1957 and 1963. Where we were able to make a detailed examination of the rents and expenditure for several old estates we found that the increase in rent was almost proportional to the increase in the cost of services. The amount spent on repairs fluctuated considerably from year to year and over a short period of time it is therefore impossible to say whether increasing cost of repairs is reflected immediately in changing rent levels, but there seemed no doubt that there was a close correlation between increasing costs of services and increasing levels of rent charged by large public companies.

## **De-control of dwellings under the provision of the Rent Act 1957**

In the companies which we examined about one-third of the dwellings remaining in control in 1957 had become de-controlled by vacant possession by 1964. This de-control was due to the voluntary movement of tenants and it varied considerably from estate to estate, but it seemed to range from about 25 % to about 36 % of all dwellings. From the Social Survey Inquiries we found that the number of dwellings de-controlled between July 1960 and December 1963 was about 200,000 or 18 % of the total number which were controlled immediately before the passing of the Rent Act in 1957. This figure, however, relates to all landlords and not exclusively to large company landlords. It seems possible that tenants of controlled purpose-built flats (the type of property most frequently owned by large companies) will remain in occupation of their flat rather longer than the tenants of individual landlords who own a converted or semi-converted house let in multiple occupation. For this reason, the number of flats owned by large companies which became de-controlled each year may be rather less than that suggested in our survey figures, which showed a cumulative annual loss to the controlled sector of about 10 % *i.e.* 10 % fewer controlled dwellings at the end of each year than at the beginning.

## **Small company landlords and individual landlords**

These landlords range from the small company owning up to 50 houses to the single individual who owner-occupies a part of a house and sublets either furnished rooms or a part or parts converted into a flat or flats. The landlords borrow capital from many different sources. Those owning more than one house may make mortgage or loan arrangements through mortgage brokers, estate agents or banks. The landlord who intends to occupy part of the premises may obtain a mortgage from one of the smaller building societies but many societies will only make loans to owners who intend to occupy the whole premises. Some of our witnesses suggested that one of the major problems confronting the small individual landlord arose both through the high rates of interest charged on mortgages and the fact that they could only be obtained for short terms.

We have examined the institutions which provide loans on the security of property; there are none which regularly cater for the needs of small landlords, and we think that such landlords are being starved of capital. If they are unable to obtain capital at the long term rates of interest available to other investors, it seems certain that they will disappear, and their contribution to rented housing will be lost. Although it may be possible for many years for individuals to buy houses in Central London and become landlords by letting a few rooms, it seems highly improbable that the individual will have any part to play in providing new flats or houses built for the purpose of letting them over a long period. Some witnesses suggested to us that individual landlords work upon the principle of letting a part of an owner-occupied house in order to meet high mortgage costs, but that, once the mortgage is paid off, these landlords cease to let. Such landlords are unlikely to convert or improve the property let since the arrangement would not be contemplated as a permanent form of investment.

Many small companies or individual landlords at present owning twenty to thirty houses seem to be selling them whenever vacant possession is obtained. About 40 % of the local authorities in the suburban areas gave evidence that landlords were selling their properties as and when they could. Particularly



in areas where there are small family houses, this process can be expected to continue and to lead to the almost total loss of privately rented accommodation. It is mainly in the central areas where houses are larger, that an increase in owner-occupation is related to an increase in the combined role of owner-occupier and landlord. This post-war development fits the present fiscal and financial arrangements which are weighted in favour of owner-occupation. Although the specialized role for the landlord is harder to maintain with the present financial and fiscal arrangements than that of owner-occupation, a combination of the two roles is still economically viable.

### **Summary of the financial position of the private landlord**

From our examination of the tax position of the private landlord we conclude that, unless some remedy is found and the burden of taxation reduced, the private landlord will turn his attention more and more to other forms of investment. We also think that the present arrangements for financing the private landlord and particularly the small company or individual are unsatisfactory and are one of the causes of their decline in number. We received evidence from many landlords that since 1945 their rent revenues were too low to permit of the proper maintenance and improvement of their properties and there can be little doubt that many landlords sold their holdings because of the difficulties imposed upon them by rigid rent control. In this connection it is worth noting that since 1957 controlled rents have borne a fixed relation to the gross value for rating of each dwelling. As the gross value for rating bears no consistent relation to the costs of letting property it is not surprising that many landlords of controlled property do not obtain sufficient revenue to cover all the annual costs involved.

In addition to these three factors (fiscal problems, financial problems and rent controls) which have undermined the landlord's economic position, there is the ready availability of capital to the owner-occupier from Building Societies and local authorities and the assistance given to him by our tax arrangements, which permit him to deduct interest payments from his gross income for tax. The very taxes which have made the life of the landlord so difficult have enhanced the benefits of being an owner-occupier. In the nineteenth century the taxation of the landlord was not of overwhelming importance because the rates of tax were low, and equally in the nineteenth century any benefits which the owner-occupier could obtain through tax relief were relatively slight for the same reason, but now that the levels of tax are high they operate as a powerful incentive to owner-occupation, no doubt a desirable development in itself but tending to diminish the rented sector of the market in London.

The private landlord, as will be seen from the tables later in this chapter, finds himself more and more concerned with those who have an average or below average income. As he obtains no financial assistance from the State and must charge an economic rent for his property, we have the situation of the higher rents being charged in that market in which we find the people with the lower incomes. Table 3.8 shows the rents which could be charged for two different houses, by a local authority, a housing association and a private landlord, and these are compared with the cost to an owner-occupier of identical houses. From this table it can be seen that even when a private landlord is making the minimum possible return on his money, he has to charge a weekly rent which exceeds the next highest rent by £2 7s. 7d., in the

Table 3.8. Illustration of the Weekly Cost of Accommodation under Various Types of Owner

Area	Average Total Cost of Dwelling including land	Local Authority <sup>1</sup>	Landlord (rent per week)		Owner-Occupier (per week) <sup>4</sup>	
			Housing <sup>2</sup> Association	Private <sup>3</sup> Landlord	Before Tax Relief	After Tax Relief
A	£ 5,500	£ s. d. 3 3 8	£ s. d. 7 14 1	£ s. d. 10 1 8	£ s. d. 8 13 1	£ s. d. 6 7 6
B	3,750	2 7 0	5 9 0	7 1 6	5 18 4	4 7 0

<sup>1</sup> Local authority rent set by L.A. owning the dwellings used in the two examples.

<sup>2</sup> Housing association rents calculated on 60 year loan at 6½%. The new housing societies borrowing from the Housing Corporation are only obtaining 40 year loans so that their rents would be higher than those shown. £30 a year has been allowed for repairs and management.

<sup>3</sup> Private landlords' rent has been calculated on a 9% gross return. No allowance has been made for the cost of repairs.

<sup>4</sup> Owner-occupiers' weekly costs have been calculated on a 25 year mortgage at 6½%. No allowance has been made for the cost of repairs.



case of a house costing £5,500 to build, and by £1 12s. 6d. when the house costs £3,750 to build. These differences arise solely from the fiscal burdens imposed on the landlord, and the limited availability of capital to him; the rents have been calculated on a return of only 9% gross.

### Owner-occupation

For families buying their own houses the price of houses is of course of much greater importance than prevailing rent levels; but when rents are rising the purchase price of houses is also affected and rises. House prices vary greatly with the location, size and condition of each house and statistics about house prices have therefore to be examined with caution. The published statistics of the Co-operative Permanent Building Society show that houses in London and the South Eastern area of England were selling at the average price of £4,300 to £4,500 in the early part of 1964. These statistics give separate information for the price of new and of existing houses and one of the symptoms of the increasing pressure of demand from prospective owner-occupiers in London is the narrowing of the difference in price between new and old houses since 1959. Table 3.9 below gives the percentage by which the price of a new house exceeded the price of an existing house during the years 1959 to 1963. The information relates to the last quarter of each year.

**Table 3.9. Percentage by which the price of new houses exceeded that of existing houses**

Year	London and South East	Southern England
	%	%
1959	30.2	47.7
1960	23.1	39.7
1961	5.6	17.6
1962	5.7	20.0
1963	0.3	1.2

From these figures the narrowing of price is very plain; it is a symptom of the considerable demand for houses both in the London Region and generally in the southern part of England.

The increase in owner-occupation which has occurred since 1957 has been largely at the expense of dwellings to let. The Social Survey Inquiries showed that 16% of all the accommodation which had been let in 1960 was now owner-occupied. There are a number of reasons for this movement towards owner-occupation. First, there is the rise in rent levels since 1957. Many families who were content to remain tenants while they enjoyed a controlled rent appear to have decided to become owner-occupiers once they were faced with the alternative of paying full market rent without security of tenure, or leaving their old accommodation. Secondly, as we have just seen, the difficulties of the private landlord are such that they have been willing to sell their property. Thirdly, the funds of the building societies have increased very greatly between 1957 and 1963. In 1957 the building societies advanced £375 million on new mortgages and in 1963 the amount had increased to

almost £850 million. This vast increase in the funds of the Societies was of course spread over the whole of the country but much of it must nevertheless have had an impact on the London market, where the supply of new houses is very limited and the supply of capital will therefore have been directed towards the purchase of existing houses. Of greater weight perhaps than all these factors is the attraction of owning one's own house and acquiring a permanent asset. Thus, during the seven years 1957/64 there has been a strong demand from families which wish to become owner-occupiers and a large supply of capital with which that demand could be met.

### **Taxation**

The tax position of the owner-occupier has already been touched upon in discussing the position of those housing societies which are based upon a co-ownership scheme. Under our taxation system, the right to deduct mortgage interest paid from gross income before taxation effectively lowers the burden of interest for all owner-occupiers whose income is large enough to bring them into the tax paying income ranges and Table 4 in Appendix VII gives details of tax relief on a loan of £3,500 at  $6\frac{1}{2}\%$  over 20 years. The owner-occupier paying income tax at a standard rate of 7s. 9d. has his interest rate reduced from a market rate of  $6\frac{1}{2}\%$  to an effective rate of  $4\frac{1}{2}\%$ . This means that it is cheaper to buy accommodation than to rent it. However there are many people who are unable to take advantage of this fact either because they are unable to obtain a sufficiently high mortgage or because house purchase is impracticable for other reasons.

### **Conclusion**

In the Table 3.8 the price per week to an owner-occupier of a house was shown to be less than the rent which a non-profit making housing association would have to charge. For a house costing £5,500, the weekly mortgage costs to an owner-occupier who had obtained a twenty-five year 100% mortgage at  $6\frac{1}{2}\%$  would have been £8 13s. 1d. before taking account of the tax relief. The rent which a housing association would have to charge (£7 14s. 1d.) was calculated on the assumption that the association obtained a loan over a period of sixty years. The difference in the amounts is therefore partly due to the difference in the length of the loan. As we have seen, however, the housing associations' rents are slightly inflated even in the first year by the payment of tax. This element is of course missing from the calculated £8 13s. 1d. for the owner-occupier. If we assume that the owner-occupier is a man earning an income on which tax is paid at 7s. 9d. in the £, the weekly tax relief in the first year of the mortgage reduces his weekly out-goings by £2 5s. 7d. for a house costing £5,500 and by £1 11s. 4d. in the case of a house costing £3,750.

Thus the private landlord is confronted by an insoluble problem. On the one hand, tenants expect to be able to rent accommodation as cheaply as, or even more cheaply than they can buy it. On the other hand, landlords have to charge rents which exceed the costs of ownership. This inevitably creates an atmosphere of tension between landlords and tenants and makes the negotiation of "fair" or "reasonable" rents quite unnecessarily difficult.

From this comparison of the economic factors affecting different types of landlords and house owners, we pass to a consideration of some general facts



about rents charged by private landlords; and we will then relate these and local authority rents to the incomes of the tenants likely to be affected by them.

### Rents charged by private landlords

From the Social Survey Inquiry we obtained information about 900 rents relating to houses and flats let by both large and small landlords. Of these rents, 469 applied to controlled tenancies, 299 to uncontrolled and 132 were for furnished lettings. The average net rents are shown in Table 3.10.

**Table 3.10. Average net weekly rents charged by private landlords**

Type of Letting								Average Net Rent		
								£	s.	d.
<i>Tenancy Controlled</i>										
Single occupied house	..	..	..	..	..	..	..	1	7	3
Single occupied purpose-built flat	..	..	..	..	..	..	..	1	7	5
Part of house or flat	..	..	..	..	..	..	..	1	4	0
<i>Tenancy Not Controlled</i>										
Single occupied house	..	..	..	..	..	..	..	2	10	4
Single occupied purpose-built flat	..	..	..	..	..	..	..	3	4	10
Part of house or flat	..	..	..	..	..	..	..	2	7	0
Furnished, mainly parts of houses	..	..	..	..	..	..	..	3	10	9
All types	..	..	..	..	..	..	..	2	1	0

Source: 1963 Tenant Inquiry.

The distribution of rents for unfurnished tenancies which were not controlled was very wide and the average rent was heavily influenced by a relatively small percentage of very high rents. A full account of the information relating to rents which was gathered in the course of the 1963 Tenant Inquiry is given in Appendix V and the average rent and the median rent will be found in Table 31.

Because the 1963 Tenant Inquiry was a call-back survey on the 1960 Housing Survey, it is possible to compare the rents found in 1960 with those of 1963, in all, a period of 40 months. In table 3.11 the percentage increases in individual rents are given; it relates only to those rents which were not controlled in 1960 and which were negotiated without the influence of any special considerations, such as family relationships, or those which attach to service tenancies.

Unfortunately the size of the sample available for this analysis was very small; but one can conclude from the material that most uncontrolled rents have increased, and that about one-fifth have increased by 50% or more in the forty months between the two inquiries. The average increase was 26% for unfurnished and 39% for furnished lettings. As the tenants of furnished accommodation change their accommodation fairly frequently there will have been at least one change of tenant in almost all the furnished accommodation. The tenants of unfurnished lettings move very much less frequently and we therefore divided the tenants in our sample into two groups; those who were in occupation from 1960 to 1963 and those who moved into the letting between

the 1960 and 1963 surveys. The increase in rents for the tenants of the first group was 21% and for the second group 35%. These results confirm the evidence of several of our witnesses that new tenants were being charged higher rents than existing tenants even when the letting was not subject to a controlled rent. The information obtained about rents relates to a great variety of accommodation; in Table 3.12 we give some selected data of average annual rents for lettings of different size and convenience.

It will be noticed that the presence of a bath appreciably affects the average rent. It is interesting that for the unfurnished singly occupied purpose-built flats and houses with a bath, the average rent decreases with increases in the number of bedrooms. This is in contrast with the averages of the new gross

**Table 3.11. Rent increases, 1960–1963**

Percentage	Unfurnished lettings	Furnished lettings
	%	%
No increase .. .. .	17	12
Up to 20% .. .. .	43	40
21 to 40% .. .. .	19	20
41 to 100% .. .. .	16	17
Over 100% .. .. .	5	11
	100	100
Average increase .. ..	26%	39%
Number in Sample .. ..	85	35

Source: 1963 Tenant Inquiry.

**Table 3.12. Average annual net rent (not controlled) for dwellings of different types 1963**

<i>Unfurnished single occupied purpose-built flat or house</i>	<i>Own kitchen with bath</i>	<i>Own kitchen no bath</i>
One Bedroom .. ..	£220 (11)	£89 (10)
Two Bedrooms .. ..	£218 (26)	£83 (14)
Three Bedrooms .. ..	£192 (27)	
<i>Unfurnished part of house or flat</i>	<i>Own kitchen share of bath</i>	<i>Own kitchen no bath</i>
One Bedroom .. ..	£131 (40)	£103 (29)
Two Bedrooms .. ..	£180 (21)	£118 (18)
<i>Furnished accommodation</i>	<i>Own kitchen share of bath</i>	<i>Own kitchen no bath</i>
One Bedroom .. ..	£229 (36)	£146 (9)
	<i>Shared kitchen and shared bath</i>	<i>Shared kitchen no bath</i>
One Bedroom .. ..	£161 (42)	£86 (10)

Source: 1963 Tenant Inquiry. Numbers in the sample are given in brackets.



values, which increase with the number of bedrooms. We think that the explanation for the decrease in the average rent with the increase in the number of bedrooms is simply that larger houses tend to be older. Almost half of the three bedroom accommodation units are in nineteenth century buildings compared with one in eleven of those with one bedroom. (Average new gross values are given in Appendix V).

The average level of rents shown in the tables above suggests that there has not been any general excessive increase in rents since 1957. This view is confirmed by the data obtained from the National Assistance Board and given in Table 3.3. However, while we are satisfied that, on average, rents have not risen excessively, we have received much evidence to suggest that some rents are being set at a very high level, reflecting not only the overall shortage of accommodation, but particularly the shortage of accommodation available to let to families with young children. We have also obtained evidence of exceedingly high rents being charged by landlords letting to members of the minority groups, particularly coloured immigrants, and we discuss this in Chapter 9 of the report.

The rents already quoted are those being paid by existing tenants, many of whom have occupied their accommodation for a very long time. We particularly wished to find out what rents were being asked for accommodation now being offered to tenants and we therefore carried out a special survey of new rents in August 1964. This survey was undertaken by our research staff who for this purpose made a systematic examination of advertisements in local newspapers in Deptford, Poplar, Stoke Newington and Willesden. Visits were made to each of these boroughs and information about rents was also obtained from "To Let" notices displayed in the windows of newsagents and other small shops. All known local estate agents were also approached and asked to let us know the rents being currently charged for certain specified accommodation. Although we recognize the limited scope of this inquiry which only related to accommodation being advertized, we feel that it provided sound evidence of the level of rents which many families now looking for accommodation in London would have to pay.

We collected information about the rent, size and domestic amenities of 312 lettings. A full report on all aspects of our survey is given in Appendix IV and we shall consider here only rent levels. The lettings which we examined in this survey were on average smaller than the lettings in the 1963 Tenant

**Table 3.13. Willesden. Average gross rent and average rent per room**

Type of accommodation	Average weekly rent			Average weekly rent per room		
	Notice-boards	News-papers	Agents	Notice-boards	News-papers	Agents
	£ s.	£ s.	£ s.	£ s.	£ s.	£ s.
Whole house (3)	—	—	10 9	—	—	2 5
Flat (self-contained) (50)	6 3	7 18	9 2	3 11	3 5	2 16
Flat (unspecified) (47)	5 11	7 10	8 4	3 3	3 0	2 17
"Rooms" (143)	4 1	3 17	5 0	3 12	3 9	3 6

Source: Study of accommodation to let (Appendix IV). (Number of cases in brackets).

Inquiry and the rents were appreciably higher. For the four boroughs combined the average gross weekly rent advertized on noticeboards was £4 4s. 0d. in newspapers £5 8s. 0d. and from agents £6 15s. 0d.

Most of the information about rents collected in the course of the survey related to accommodation to let in Willesden and average rents for different types of lettings and average weekly rents per room are given in table 3.13 on the preceding page. There was a very marked correlation between the size of letting and the rent charged per room. The larger the letting, the smaller the rent per room. The difference in rent level between the larger and smaller lettings is partly due to the fact that a small letting requires almost as much expenditure on kitchen and bathroom arrangements as a three-room family flat. However, from the evidence of many different witnesses it became quite clear that many houses were being let in single rooms without the landlord making any attempt to increase the amenities of the house, and a very large number of tenants of one-room lettings have to share kitchens and W.C.s. A very high proportion do not have the use of a bathroom. More information on this subject is given in Chapter 5, dealing with the condition of London housing.

The picture shown by the 1963 Tenants Inquiry is a picture of the average economic behaviour of landlords and tenants, and we have not received any evidence, oral, written or statistical, to suggest that the *average* landlord has been "sweating" his property or that the average tenant has been paying an exceedingly high rent. There is, however, a substantial body of other evidence to show that a small minority of landlords have been squeezing the last penny of rent, particularly from tenants of small means with large families who cannot buy accommodation or obtain a flat from a local authority. Some of these families are paying for grossly inferior accommodation higher rents than those charged by the reputable majority of landlords for decent, habitable accommodation. We were told by the late Mr. Michael Cliffe, M.P. of two rooms in one of the oldest blocks of flats in his constituency (Finsbury and Shoreditch) where a rent of £6 19s. 0d. per week was being charged. This letting was without any modern amenities, even those for washing. The Salvation Army also gave us evidence of basement rooms let for £2 10s. 0d. per week and other sparsely furnished rooms let at rents ranging from £3 to £5 per room, and we ourselves saw many examples of single rooms without any of the modern conveniences being let at £3 per week, and even up to £6 per week.

These high rents are of course the direct result of the acute shortage of accommodation in London for families in which the head of the household earned between £12 and £18 per week. These families can hardly be expected to pay more than £3 to £4 per week in rent and because of the acute housing shortage, they are sometimes forced to pay the maximum they can afford for grossly inferior accommodation. We have not thought it proper to attempt any definition of the term "exorbitant rent", but we think it fair to describe as "exorbitant" the sort of rents given in the last paragraph, particularly in the case of high-rented one-room lettings where we have seen little evidence that any part of the high rental income is used to improve or even repair the dwellings. On the contrary, the small minority of landlords who are charging these high rents appear to intend only to keep the houses for a relatively short space of time while they are able to "sweat" the property. Local authorities have been encouraged in recent years to make use of their



powers of compulsory purchase where tenants are threatened with homelessness by demands for exorbitant rents. Some authorities expressed the view when giving evidence to us, that compulsory purchase was no way of dealing with this problem. They pointed out that even if a compulsory purchase order was confirmed the owner received the full market value of his house as compensation, inflated in some degree by the very high rents which he was charging. With the proceeds of the compulsory sale he was then able to buy another house and charge the same high rents, thus defeating the whole purpose of the exercise.

### Rents and incomes in Greater London

Having considered rent levels in London, it is now necessary to try to relate these rents to the level of London incomes. We would have liked for this purpose to relate the rents obtained from the 1963 Tenant Inquiry directly to the incomes of the tenants covered in that survey. It is however difficult to obtain wholly reliable information about incomes in a survey primarily directed to obtaining information on rents, housing conditions and relations between landlords and tenants, and we have not therefore made use of the limited information on incomes which we obtained; instead we have used the income figures derived from the Ministry of Labour's Family Expenditure Surveys.

As the size of the London sample in these surveys was very small, the Ministry of Labour combined the Survey results obtained in 1961, 1962 and the first quarter of 1963. This has produced a large enough sample to permit some examination of rents and incomes. However, as the figures were collected over a period of time, and moreover during a period when rents rose more rapidly than incomes, the statistics are not wholly satisfactory. They do how-

**Table 3.14. Income distribution of tenants in Greater London 1961, 1962 and first quarter 1963**

Income of head of household —per week	Percentage of heads of household in each income range						Percentage of tenants renting from a private landlord
	local authority tenants		Tenants of privately rented unfurnished lettings		All tenants		
	%	Number in Sample	%	Number in Sample	%	Number in Sample	
Under £6 ..	18	41	22	88	20	129	69
£6 and under £10	13	30	12	47	12	77	61
£10 „ „ £15	31	69	30	122	30	191	64
£15 „ „ £20	29	65	23	93	25	158	59
£20 „ „ £30	9	21	12	48	11	69	70
£30 and over ..	—	—	2	9	1	9	100
All .. ..	100	226	100	407	100	633	64

Source: Statistics based upon the Family Expenditure Surveys carried out in 1961, 1962 and the first quarter of 1963. Columns do not add to 100 owing to rounding of percentages.

ever give a broad background picture around which discussion can centre. Table 3.14. gives the distribution of incomes for tenants of (a) local authorities, (b) private landlords, (c) all unfurnished accommodation.

In the period covered by these surveys, 18% of all local authority tenants had incomes falling below £6 per week, compared with 22% of the tenants of private landlords. At the other extreme, tenants of private landlords had somewhat larger weekly incomes than local authority tenants. During the years 1961–1963 most manual workers would have had incomes in the range £10 to £20; 60% of local authority tenants are found in this range, and 53% of private landlord's tenants. Among the private landlord's tenants, one in seven had incomes of £20 a week or more, compared with about one in ten of the local authority tenants. The last column of Table 3.14 gives the percentage of households which rented their accommodation from a private landlord; almost two-thirds of all the tenants were so renting.

The average gross rents paid by each income group over the period 1961, 1962 and the first quarter of 1963 are given in Table 3.15. These are now out of date as they relate to the period 1961 to 1963. They do however show two interesting features of rent levels. The first is that the average gross rents in the two sectors do not differ very widely, although it must be remembered that local authority dwellings are on average of a much higher quality than dwellings let by private landlords. Secondly, the table shows that gross rents do rise with incomes, but by very much less than the increase in incomes. Thus in the private sector the average gross rent paid by those with incomes between £10 and £15 per week was £1 15s. 6d.; while in the £20 to £30 income range the average gross rent was £2 7s. 1d. A doubling of the income level was accompanied by an increase of only one-third in the average level of rent.

**Table 3.15. Average gross rents paid by tenants of local authorities and private landlords in Greater London**

Income of head of household per week	Average gross rents (net rent plus rates)	
	Local authority tenants	Private landlords tenants
	£ s. d.	£ s. d.
Under £6 .. .. .	1 10 4	1 10 1
£6 and under £10 .. ..	1 18 4	1 10 2
£10 „ „ £15 .. ..	2 1 1	1 15 6
£15 „ „ £20 .. ..	2 3 11	2 4 3
£20 „ „ £30 .. ..	2 4 4	2 7 1
£30 and over .. .. .	—	5 4 2
All .. .. .	1 19 10	1 18 7

Source: Ministry of Labour Family Expenditure Surveys.

In the next few paragraphs we shall set 1964 rents for new and modernized dwellings against the available income distribution statistics in order to make some estimate of the proportion of households which can afford the rents of new dwellings. These figures of income distribution have two drawbacks which must be stressed here. The first is that they are rather out of date and Londoners now have somewhat higher incomes than those shown by the figures. The other,



more serious, weakness is that the figures suggest that the dispersion of incomes is rather wider than it really is. By combining the rising incomes of the three years (1961 to 1963) there is bound to be some distortion of the true income distribution. In the following pages we place 1963 and current rents alongside this income distribution because we felt that we should make some attempt to relate rents and incomes. However, for the reasons we have given, only tentative conclusions can be drawn from this exercise.

### The rents of new dwellings

In Table 3.8 we have given the weekly rents which would need to be charged by different types of landlord for two new dwellings which cost £5,500 and £3,750. The higher price is the current cost of a dwelling in the County of London suitable for a large family requiring a three or four bedroom dwelling, while the lower price is the current cost of supplying a smaller dwelling. In Table 3.16 we show the different weekly net rents for each of these two houses and we have set alongside them the distribution of tenants' income taken from Table 3.14. A comparison of these figures is interesting even though it does not show the real economic demand for the different houses; for this one would need to know what percentage of their weekly income tenants are prepared to pay. This amount depends particularly on two things: the aggregate household income they can rely on, and the number of people whom it must support. Those who supply housing, on the other hand, are interested in the size and regularity of a household's income; in general this regularity depends principally on the income of the head of the household because the earned income of wives and children may fluctuate considerably or end abruptly when children leave home.

**Table 3.16. Weekly net rent of dwellings costing £5,500 and £3,750 and the distribution of the head of household's income for tenant households in Greater London**

Owner	Weekly net rent		Income distribution	
	£5,500 house	£3,750 house		
	£ s. d.	£ s. d.	<i>Income range weekly</i>	<i>Percentage of heads of household in each income range %</i>
Local authority	3 3 8	2 7 0		
Housing association (Cost renting)	7 14 1	5 9 0		
Private landlord	10 1 8	7 1 6		
Owner-occupier			Under £6	20
(before tax relief)	8 13 1	5 18 4	£6 but under £10	12
(with tax relief)	6 7 6	4 7 0	£10 " " £15	30
			£15 " " £20	25
			£20 " " £30	11
			£30 and over	1

Source: Tables 3.8. and 3.14. The two sides of the table are not strictly comparable since the left hand side gives 1964 prices and the right hand side gives incomes for 1961, 1962 and the first quarter of 1963.

Thus an investor considering whether or not to build new houses or flats to let is likely to consider the current level of adult male earnings rather than the

incomes of households. He must then consider the other factors which determine the amount a tenant is willing and able to pay in rent. This may vary from, say, 10% to 40% of the income of the tenant, depending upon the size of his family, but it is quite common to accept as "reasonable" a gross rent which takes from 15 to 25 per cent of the tenant's income. If we take the 25% figure, the local authority rents shown in Table 3.16 for the larger house (£3 3s. 8d. plus £1 for rates) would require an income of £16 14s. 8d. and for the smaller the rent of £2 7s. 0d. plus 16s. 0d. for rates would call for an income of £12 12s. 0d. per week. Even if allowance is made for some increase in incomes since the dates of the Ministry of Labour's surveys, it is clear that only about one-third of tenants were capable of affording the rent of a new council house of the larger size, though perhaps a half could have afforded the smaller dwelling. Many local authorities regard a quarter of income as too high a proportion to spend on rent and most seem to work on the basis of a fifth or a sixth of income as a reasonable level for gross rent.

It follows that the provision of new houses for rent by private landlords and housing associations can only be appropriate for persons with substantially larger incomes than those shown in the preceding paragraph. The same is true in respect of acquiring new houses for owner-occupation.

### The rents of existing dwellings

We now turn to an examination of the rents of existing dwellings and the incomes of their tenants and it is convenient to look first at those owned by local authorities. The average gross and net rents actually charged in 1963 by local authorities are given in Table 3.2 and in Appendix VII. Table 3.17 gives the average Greater London gross rents according to the size of dwellings. These average rents fully reflect all the subsidies provided and the pooling arrangements which local authorities were able to make, but do not take account of rent rebates. Alongside them we have set the distribution of tenants' incomes taken from Table 3.14.

**Table 3.17. Average gross rents for local authority dwellings in Greater London and income distribution 1961/1963 of local authority tenants**

Average gross rents			Weekly income range	Percentage of heads of household in each income range
	£	s. d.		%
Bedsitting rooms	1	13 10	Under £6	18
1 bedroom ..	2	1 2	£6 but under £10	13
2 ..	2	10 7	£10 .. .. £15	31
3 ..	2	16 3	£15 .. .. £20	29
4 ..	3	3 11	£20 .. .. £30	9
			£30 and over	0
				—
				100
				—

Source: Appendix VII, Table 3 and Table 3.13.  
The two sides of this table are not strictly comparable: the left hand side gives 1963 rents and the right hand side gives 1961–1963 income distribution.



Most unskilled workers' incomes fall within the range of £10 to £15 per week. In June 1964 the average wage of labourers in the London and South Eastern region\* was £14 10s. 0d. to £15 1s. 8d. (including overtime) and £12 4s. 0d. to £13 19s. 0d. (excluding overtime). If these workers were living in two bedroom local authority dwellings, the average gross rents they paid (£2 10s. 7d.) would have represented between a quarter and a sixth of their incomes. The gross rents of bedsitting rooms, £1 13s. 10d. per week, represents a large proportion of the incomes of people with less than £6 per week, a typical income range for the retired people for whom the dwellings are intended but the Assistance Board will help in such cases.

The £20 to £30 income range covers salaried employees such as teachers, those employed in national and local government service including the National Health Service, and the more highly skilled craftsmen. If these people were living in three bedroom local authority dwellings paying gross rents of £2 16s. 3d. per week, their housing costs would take about one-seventh to one-eleventh of their incomes.

These figures suggest that while the rents paid by the lowest income groups living in local authority dwellings may be higher than they can afford and those paid by tenants in the income range from £10 to £15 could not be raised without hardship, the rents paid by those with incomes over £20 are well within their ability to pay.

When local authorities have differential or rent rebate schemes, they are able to take into account the income of the whole household. Household income is then relevant to a discussion of local authority rents. The distribution of local authority tenants' household incomes derived from the sample of tenants of unfurnished accommodation interviewed for the Ministry of Labour between 1961 and 1963 is given in Table 3.18. On average the incomes of all local authority heads of households was £12 14s. 0d. per week but the average household income was £21 per week.

**Table 3.18. Local authority average gross rents and household income distribution in Greater London for years 1961, 1962 and first quarter 1963**

Average gross rents		Weekly income range	Percentage of households in each income range
	£ s. d.		%
Bedsitting rooms	1 13 10	Under £6	11
1 bedroom ..	2 1 2	£6 but under £10	10
2 „ ..	2 10 7	£10 „ „ £15	9
3 „ ..	2 16 3	£15 „ „ £20	19
4 „ ..	3 3 11	£20 „ „ £30	28
		£30 and over	22

Source: Household Income Distribution calculated from Ministry of Labour Family Expenditure Surveys 1961, 1962 and first quarter 1963.

From these figures we can see that only 30% of local authority tenants lived in households with an income of less than £15 per week and about 22% lived in households with an aggregate income which exceeded £30 per week.

\* Statistics on Incomes, Prices, Employment and Production.

However, these figures relate to households of different sizes; more important in our opinion is the average income per person living in local authority housing. We were only able to obtain the 1962 statistics relating to this aspect of local authority tenants and their households and these figures related to the whole of the country. They showed that the income per person living in local authority dwellings was significantly less than the income per person in households living in privately rented or owner-occupied dwellings. We have no reason to suppose that the difference between the tenure groups has changed between 1962 and 1964 or that in this respect London differs markedly from the rest of the country. Table 3.19 shows incomes per person for households in local authority, privately rented unfurnished and owner-occupied dwellings.

**Table 3.19. Average weekly income per person U.K. 1962**

Total household income	Weekly income per person by tenure groups		
	Local authority tenants	Tenants of private landlords	Owner-occupiers
	£ s. d.	£ s. d.	£ s. d.
£6 and under £15 ..	3 14 6	4 10 0	4 3 0
£15 „ „ £20 ..	4 12 0	5 10 0	5 6 0
£20 „ „ £30 ..	6 1 6	7 8 6	7 3 6
£30 plus .. ..	8 6 0	9 14 0	11 2 0

Source: Ministry of Labour Family Expenditure Survey 1962, Tables 7, 8 and 9 (amounts rounded to nearest 6d.).

We turn now to the rents of existing houses provided by private landlords. Although they offer a great variety of accommodation we shall only consider here whether they can improve and convert accommodation in multi-occupied houses. We have concentrated attention upon these houses because their improvement presents some of the most difficult problems to be considered. Table 3.20. gives the distribution of privately rented accommodation and shows that 60% of all private lettings in London were in multi-occupied houses; of this 60%, rather more than two-thirds were let unfurnished. Table 3.10 shows that the average 1963 net rents for unfurnished lettings in multi-occupied dwellings were £1 4s. 0d. for controlled lettings and £2 7s. 0d. for the uncontrolled ones. Even if we add 10s. 0d. per week to the net rents to obtain a rough estimate of the gross housing costs, it is clear that the great majority of tenants can afford to pay these rents since the average income of all heads of households in private lettings was £13 6s. 4d. over the period 1961-63 and the average household income was £18 16s. 0d.

The problem which confronts landlords is the urgent need for a radical improvement of these houses. Until they get a higher rent they are unable to make these improvements, but so long as the houses remain unimproved the tenants are unwilling to pay higher rents. The amount of capital required to improve one house is very substantial and even after improvement the expected life of the house may only be 20 to 30 years. The example given in



Table 3.6, which relates to housing associations, shows the extent to which rents would have to be increased to meet the capital expenditure on houses of the type under discussion. If the capital invested in the house (after improvement) were £3,500 and the house were divided into two self-contained lettings, the weekly net rents would be £4 3s. 5d. Adding £1 to this for rates, we have a gross rent of £5 3s. 5d. The income figures provided by the Ministry of Labour's surveys suggest that more than half the private landlords' tenants would be unable to afford such rents. If there was no tax element in the rent, the net rents could be reduced to £3 12s. 4d. per week, an amount still too high for many tenants.

**Table 3.20. Distribution of private landlord's lettings**

Type of dwelling	Number of lettings in sample	Percentage of all lettings
<i>Multi-occupied houses</i>		
Controlled Tenancy .. .. .	237	23
Not Controlled—Unfurnished .. .. .	214	21
Not Controlled—Furnished .. .. .	174	16
<i>Total multi-occupied</i> .. .. .	625	60
Singly occupied dwellings .. .. .	418	40
Total .. .. .	1,043	100

Source: 1963 Tenant Inquiry.

If, however, the tenants of private landlords were mainly earners without dependent children, the majority of them could afford these rents. Provided the property were improved and properly maintained there would be a considerable demand from such households for this type of accommodation. The more fortunate of the families with young children have found good accommodation through the purchase of a house in the suburbs or through the local authorities. Families with children who are left in the multi-occupied privately rented sector tend to be overcrowded, to have lower than average incomes and consequently to rent a low standard of accommodation. Under present conditions these families cannot be helped by improving multi-occupied houses and raising rents to the level required to finance such improvements.

One of the most intractable aspects of this problem is the "value" of an existing house in multiple occupation. If a ten-room house is let off in furnished rooms, each yielding a rent of £3 per week, the capital value of the house reflects the high rental income obtained each year. If the landlord can sell the house at a price based on such rents its new owner is in no position to halve the number of lettings and improve the accommodation of each of the remaining five tenants because in doing so he will greatly reduce his income. Thus once multiple occupation has begun it tends to be self-perpetuating.

### **Summary of the economic factors affecting the housing problems of London**

1. With the present fiscal arrangements we do not think that private landlords or housing associations can make a full contribution to the solution of London's housing problems. These fiscal arrangements not only do not encourage a private landlord to invest fresh capital in his property; on the contrary, they tend to discourage such a course. The condition of London houses is described in Chapter 5 and it seems clear that new capital must be put into London houses and extensive modernisation carried out. Under the present tax system we see no prospect of the private investor being able to do this. The non-profit making housing associations suffer the same tax disadvantages. We do not therefore see how the bulk of London's nineteenth century houses are to be preserved over the next twenty years and modernized. From the evidence of local authorities it is clear that the task of improving all the sub-standard London houses is beyond their resources. The assistance of the private landlord is needed to help in overcoming the problems of modernization and we therefore spent much time in making a thorough examination of the tax position of the private landlord. We think it is one of the most important reasons why landlords have not been improving their properties.

2. We cannot find any valid economic justification for the variations as they now exist between the levels of subsidy enjoyed by different local authorities; these arise from past circumstances in which the subsidies were at the time no doubt wholly appropriate but they produce a result which, in the circumstances existing today, seems to present a haphazard and somewhat irrational pattern. We think that, in the context of the pressing needs of today, Exchequer subsidies should be examined to see whether they are designed to produce the best possible results.

3. In this chapter we have also examined the increase of rent falling upon tenants of housing associations due to the impact of taxation; and we have considered the average direct subsidy received by council tenants and the tax arrangements open to owner-occupiers. We have been unable to find any justification for the differential treatment of these three tenure groups and we think that under these conditions there is no likelihood that the stock of private-rented housing at low rents will be maintained at its present level, let alone increased.

4. At present the tenants of private landlords are the only group who obtain no type of financial or fiscal aid in meeting their housing costs. Yet there is still a real need for a large supply of rented accommodation at modest rents, which cannot be wholly met by local authorities. To reduce the existing stock of low rented housing still further, by stimulating the growth of owner-occupation which, however desirable in itself, is not required by all and is beyond the financial reach of many, only intensifies the difficulties of those persons of small means who need rented housing.



## CHAPTER 4

### HOUSING STRESS AND SHORTAGE

#### Introduction

As we have already emphasized in Chapter 2, housing conditions in London have been greatly improved for most people, particularly in the last fifty years. There are still, however, large numbers of people who are living in conditions which are more akin to those prevailing in the middle of the nineteenth century. Nor is it only a matter of bad conditions persisting in what were for many years the worst areas: it is no longer London's east end in which the worst conditions are most frequently found, nor is it only the very poor on whom the burden of bad housing falls. Moreover, the worst conditions are not all found in dwellings classed as "unfit", those structurally in most urgent need of renewal; they are also found in structurally sound dwellings which have become slums as a result of over-use and overcrowding. Many of those living in such dwellings are people by-passed by the major housing policies of the post-war period which have transformed much of the east end: people who do not qualify for council waiting lists and those for whom the local authorities do not accept responsibility when redevelopment takes place. Although among the most vulnerable, they are getting the least help. Mrs. Ruth Glass has drawn attention to the often conflicting processes which are at work:\*

"... the social geography of London shows some signs of a drawing together—the broad divisions are less striking than they were twenty or even ten years ago. And yet there are also contrary signs of a moving apart—of a new kind of diversification, which may well be equally, if not more, significant. As standards of living rise and land values even more so, as old working class districts are reconstructed, and others are increasingly hemmed in, the remaining pockets of blight become denser. Some of these quarters, off the beaten track—which are low on the list of municipal development and not "ripe" for private investment—are left to decay... Others, nearer the main routes, adjacent to expanding middle-class areas, become lodging house districts, where all sorts of people who have to keep, or who want to obtain, a foothold in Central London, are crammed together—and frequently have to pay exorbitant rents for the privilege... Not all the inhabitants of these "zones of transition" are in fact poor. Here are people who must stay near their work in the centre, or who cannot afford to move to the suburbs. Here are families who are at the tail end of the municipal housing queue; and also those who are not eligible for such housing, or who cannot pay local authority rents. Here are immigrants from other parts of Britain or overseas... It is a motley collection of people who are pushed into these "twilight" zones—long established Londoners and newcomers; Europeans and Asians;

---

\* *London—Aspects of Change* (Report No. 3, 1964, Centre for Urban Studies).

the Irish, the West Indians, the Poles; families and "respectable" manual and clerical workers; students; delinquents and prostitutes. All of them have one thing in common: their housing needs are being exploited, and the very frictions which their crowded, insecure situation creates tend to be exploited, too."

Our main purpose in this chapter is to look at those aspects of housing stress which are statistically measurable: multiple occupation, overcrowding and poor quality housing. To place these symptoms of stress in the context of the general housing situation in London, we first examine briefly the main factors which create the demand for more housing and determine the rate at which it is being supplied. Following our examination of the symptoms of stress, we have tried to identify those districts where the incidence of various hardships is highest and the kinds of people who are living in the worst conditions. Finally, we have summarized our conclusions in terms of the scale of current housing shortage suggested, and have then looked very briefly at what appears likely to happen in the future.

### The Data

We have used some data from the 1960 Housing Survey and the 1963 Tenant Inquiry but for most of our analysis we have had to rely on Census material. Although the Census provides much information on households and their accommodation, there are some inherent difficulties which warrant a brief mention. Perhaps the most important is the under-enumeration which expert witnesses told us was a particular feature in areas where overcrowding was prevalent. The number of people who escaped the enumerator may not be significant in relation to the total population of Greater London, but they lived mainly in immigrant areas for which, in consequence, the overcrowding figures were almost certainly understated. Another disadvantage from our point of view is the limited amount of information which is classified by tenure groups. Intercensal changes cannot be examined for the separate groups (owner occupiers, the tenants of local authorities and of private landlords) because data on tenure were not collected before the 1961 Census. Even for 1961, we can only to a very limited extent measure overcrowding and the inadequacy of essential domestic facilities for different tenure groups.

Wherever practicable in this report, we have used figures for the Greater London Council area but for most of the analysis in this chapter we have used the Registrar General's as yet unpublished figures for the Greater London Conurbation. The difference in the figures for these two areas is unlikely to be very significant—the population in 1961 was 7,941,000 for the Greater London Council area and 8,132,000 for the Conurbation. The map in Fig. 1 shows the boundaries of these two areas.

As we have referred a great deal to "dwellings" and "households", it is necessary to explain what is meant by these terms. We have used the Census definitions, which we quote in detail because they are, necessarily, precise. A *dwelling* is "a building or part of a building which provides separate living quarters . . . normally a private dwelling house, flat or maisonette built as such, with a front door of its own. Where houses or other buildings have been adapted to provide residential accommodation in smaller units, these smaller units were regarded as dwellings if they were structurally separate . . . When access to such a unit was through part of the building, it was counted as a



dwelling only if access to the main door was gained by means of a common staircase or landing," and not if it "could only be reached through the quarters occupied by another household (including a hall). In order for such a unit to count as a dwelling it had to be possible to move between its rooms internally without making use of a common staircase or landing . . . one-room flats were counted as dwellings if they met the conditions set out above, provided they had either a separate kitchenette, or a cooking stove in the room and a separate bathroom and water closet. Bed sitting rooms were not counted as separate dwellings." Where dwellings were occupied by more than one household, without being properly adapted to give separate units as defined above, they were called "shared dwellings" in the Census. We have referred to them as "multi-occupied dwellings." To distinguish between homes which are separate dwellings and those which are only parts of multi-occupied dwellings, we have referred to the latter simply as "accommodation" or "household spaces". A *household* was defined to the Census enumerators as comprising "one person living alone or a group of persons living together, partaking of meals prepared together and benefiting from a common housekeeping. A person or persons living but not boarding with a household . . . should be treated as a separate household. But a person living with a household who usually has at least one main meal a day provided by that household . . . is part of that household . . . A household must have exclusive use of at least one room. If two people share one room and do not have exclusive use of at least one other room they should be treated as one household" . . . whatever their housekeeping arrangement.

These definitions give rise to difficulties in interpreting Census data, some of which were stressed by J. B. Cullingworth, in evidence given to the Committee. He summarized the basic problem as being that "the number of identified households is to some extent determined by the size and character of the existing housing stock . . . The definition presents no difficulties when applied to the "average family" of husband, wife and young children. But how useful can it be when applied to a group consisting of husband, wife, two children, two grandparents, an unmarried brother and an apparently unrelated person, all "partaking of meals", etc?" The number of "family nuclei" (defined later in this Chapter) contained within other households illustrates the extent of the difficulty: according to the Census there were over 80,000 such "potential" or "concealed" households in the Conurbation in 1961.

Another difficulty results from the definition of a room. Estimates of overcrowding and under-occupation depend on relating the number of rooms occupied by a household to the number of persons in the household, but they are unreliable in that a kitchen qualifies as a room if meals are eaten in it. A household which is short of space might well be forced to use the kitchen for meals even though it might be quite unsuitable: overcrowding is therefore possibly underestimated.

## I. The Main Factors in the London Housing Situation

We have already drawn attention in Chapter 2 to the major post-war trends in London's development and to the planning policies which restricted further suburban spread, diverting the growth of London beyond the Green Belt. Perhaps the feature most relevant to present and future housing problems

is the growth of employment, which since the war has been increasingly dominated by employment in offices and other service industries. The expansion of these activities has drawn a continuous flow of mainly young migrants to London, from other parts of the country, from Ireland and from overseas. Although the work for which these people are needed ranges through all wage and salary levels, a high proportion appears to be at the extremes of the income scale: at one end, the new executive and professional jobs in for example private businesses and central government, and the expanding fields of modern communications—television, journalism and advertising; at the other, low-wage jobs in the service industries which must support and keep pace with metropolitan growth—building, transport, clerical work, catering and retail distribution.

The effect of this incessant flow of migrants into London is seen in the increasing number of small, young households and also in the complex cross-movements of population within the conurbation which result from reshuffling as people move out of the inner "reception" districts to the kind of housing they require at a price they can afford. It is also seen in the competition for space in the inner areas by two groups: those who can afford to live there and those who have to do so for various reasons but cannot afford the kind of accommodation they really need.

### Changes in population, 1951–1961

Despite the growth of employment and the resulting flow of migrants into London, the conurbation as a whole lost population between 1951 and 1961 at an average rate of about 21,700 a year: the natural increase of 4.1% was more than offset by net outward migration (7.4%). Just under half of this net outward movement was "planned overspill" to new and expanded towns. A few suburban areas on the outer fringe of the conurbation were still growing in this period, both by high natural increase and considerable net gains by

**Table 4.1. Population, changes 1951–1961**

Area	Estimated civilian population mid-1961	Change 1951–1961		
		Total change	Natural increase	Net migration*
	Thousands	%	%	%
County of London .	3,173	– 5.4	+ 4.6	– 10.7
Rest of Inner Area .	1,613	– 5.3	+ 3.4	– 9.8
Suburbs . . .	2,276	– 2.1	+ 2.7	– 5.6
Suburban Fringe .	879	+ 14.6	+ 7.5	+ 6.5
Greater London Council Area .	7,941	– 2.7	+ 4.1	– 7.4

*Source: General Register Office*

\* The discrepancies between the total population change and the combined effect of natural increase and net migration are due to reductions in the armed forces, which has been excluded from net migration but included in total change.



migration. In the Inner Area, which has been losing population since the turn of the century, natural increase was not much lower than the national rate, but this was more than counterbalanced by a net loss of population by migration, resulting in a fall in total population of 5.5 %, about 27,000 people a year. The suburbs also lost population, though at a slower rate than the Inner Area. The low rate of natural increase in this area, 2.7 % compared with the national rate of 4.6 %, reflects the predominance of the older middle age groups, people who moved to these districts when they were developed during the interwar period. The recent population changes in the four main subdivisions of Greater London are shown in Table 4.1. The total population change for the 28 metropolitan boroughs and Hornsey and Willesden is given in Table 4.2 (col. 2).

### **Changes in the number of households**

Although the population of Greater London fell by about 2.7 % in the period 1951–1961, the number of households increased by 40,000 (1.5 %), indicating a slight reduction in average household size. Greater London therefore lost population but at the same time there was a need for more housing accommodation. The slight reduction in the average household size is to some extent a reflection of national trends, for example, earlier marriage and longer life, both of which increase the number of small households within a given population. In inner London, however, the higher proportion of small households is due more to the inflow of young migrants. In the two inner areas, where the total population fell by more than 5 %, the number of households decreased only by 1 % and there were several areas where, although the population decreased, the number of households increased. The most substantial increases (more than 5 %) in the number of households were in Kensington, Hampstead, Stoke Newington and Wandsworth. Column 3 of Table 4.2 gives the percentage change for individual areas.

In the conurbation as a whole, small households (of 1 or 2 persons) increased both absolutely and proportionately. This is shown in Table 4.3. The same was true of the County of London, in spite of the net reduction in the total number of households. Medium-sized households, of 3 or 4 persons, decreased in number and there was little change in either the number or proportion of very large households. The actual rise in the number of households has thus been entirely confined to the small size groups, and it has not, except in the inner area, been cancelled out by the decline in the other size groups: in Greater London as a whole, 1 and 2 person households increased by 157,100 while households of 3 or more persons decreased by only 102,300.

### **Internal migration**

The age structure of the population of Greater London has not greatly changed between 1951 and 1961, but there are considerable variations between age groups in their patterns of movement into and out of Greater London and its different parts. Although it is a simple matter to calculate the net effect of migration movements (i.e. the difference between the total change in population and the change resulting from births and deaths), there is no way of estimating the gross in and out movements which make up this net effect.

1951 and 1961 Census data for age groups give some indication of the complex cross-movements of population. By looking at 1951 data for certain

Table 4.2. Changes in population, households and dwellings, 1951-1961

Local Authority	Enumerated Population 1961	Change 1951-1961		Net migration by age groups 1951-1961		Change in number of dwellings	Dwellings built 1951-1961 as percentage of 1961 stock	Percentage of dwellings built by private enterprise 1951-1961
		Population	Households	Difference between No. of children born 1951-1961 and age group 0-5 in 1961	Difference between No. of young people aged 10-19 in 1951 and 20-29 in 1961			
	1	2	3	4	5	6	7	8
<i>County of London</i>	(Thousands)	%	%	%	%	%	%	%
Battersea . . . . .	105.9	-10.0	-6.8	-23.5	+ 18.9	+ 0.5	6.8	2.6
Bermondsey . . . . .	51.9	-15.5	-8.7	-19.8	- 8.2	- 0.6	14.4	1.3
Bethnal Green . . . . .	47.1	-21.1	-15.7	-22.2	- 8.9	- 7.5	19.0	1.8
Camberwell . . . . .	175.3	- 2.5	- 1.2	-16.4	+ 21.2	+29.5	14.1	9.7
Chelsea . . . . .	47.3	- 7.5	- 3.6	-39.6	+ 92.3	+ 8.6	4.6	42.9
Deptford . . . . .	68.8	- 9.2	- 8.3	-19.9	+ 24.2	+10.2	7.9	10.9
Finsbury . . . . .	32.9	- 7.2	- 7.2	-24.0	+ 17.6	+ 6.4	18.7	13.3
Fulham . . . . .	111.8	- 8.7	- 4.1	-27.2	+ 35.7	+19.6	5.6	3.6
Greenwich . . . . .	85.6	- 4.9	+ 1.4	-14.3	- 1.2	+15.3	11.6	22.8
Hackney . . . . .	164.8	- 7.9	+ 0.1	-18.8	+ 30.2	+ 5.6	11.6	3.3
Hammersmith . . . . .	110.3	- 7.8	- 3.5	-31.4	+ 39.9	+10.2	5.1	9.2
Hampstead . . . . .	98.8	+ 3.8	+ 7.6	-35.8	+194.4	+38.1	8.2	23.4
Holborn . . . . .	22.0	-11.9	-14.4	-26.6	+ 93.3	-10.4	5.0	4.0
Islington . . . . .	228.4	- 3.1	- 1.0	-26.8	+ 52.9	+14.1	9.1	9.4
Kensington . . . . .	171.3	+ 1.8	+ 6.3	-38.7	+183.7	+14.8	4.9	44.3
Lambeth . . . . .	223.8	- 2.8	- 1.3	-21.9	+ 41.1	+12.9	11.9	5.5
Lewisham . . . . .	221.8	- 2.6	+ 1.1	-11.4	+11.6	+11.3	9.4	24.7
Paddington . . . . .	116.9	- 7.0	- 1.6	-42.8	+124.2	+24.6	5.7	29.6
Poplar . . . . .	66.6	- 9.9	- 6.4	-15.6	- 3.1	+ 6.1	27.6	1.5
St. Marylebone . . . . .	69.1	- 9.3	- 1.3	-40.2	+ 95.6	+15.1	7.3	50.6
St. Pancras . . . . .	124.9	-10.2	- 9.5	-32.2	+ 57.3	+20.1	10.7	9.2
Shoreditch . . . . .	40.5	-10.3	- 6.7	-15.2	+17.2	+11.9	31.7	1.0
Southwark . . . . .	86.3	-11.9	- 9.8	-20.5	+ 7.3	+ 6.3	13.2	3.6
Stepney . . . . .	92.0	- 7.1	- 3.6	-25.9	+ 13.5	+ 6.5	18.8	1.5
Stoke Newington . . . . .	52.3	+ 6.2	+ 9.0	-19.5	+ 68.0	+43.1	15.0	2.0
Wandsworth . . . . .	347.4	+ 5.0	+ 7.9	-13.2	+ 45.8	+23.2	13.3	7.2
Westminster . . . . .	85.7	-14.3	+ 8.4	-38.7	+ 78.9	+19.9	10.3	47.6
Woolwich . . . . .	146.6	- 0.9	+ 3.5	- 1.6	- 8.9	+12.6	15.8	14.8
<i>Middlesex</i>								
Hornsey . . . . .	98.0	- 0.2	+ 3.1	-24.3	+ 82.7	+10.5	5.1	48.6
Willesden . . . . .	171.0	- 4.9	- 0.7	-27.1	+ 46.3	+10.7	2.8	31.3

Source: 1951 and 1961 Population Censuses and Housing Returns.



age groups and comparing the actual number in those groups by 1961 with the number we should expect to find had there been no migration or deaths since 1951, we can assess the net effects of migration. For example, there were 347,530 young people in the L.C.C. area aged 10-19 in 1951. By 1961 this

**Table 4.3. Size distribution of households, 1951 and 1961: Greater London Conurbation**

Number of persons in household	Number of households 1961	Change 1951-1961	Distribution of households	
			1951	1961
1	444,220	% +23	% 14	% 16
2	830,680	+10	28	31
3	603,890	- 9	25	22
4	468,110	- 4	18	17
5	215,660	- 5	9	8
6 or more	150,930	- 7	6	6
Total	2,713,490	+ 2	100	100

*Source: 1951 and 1961 Population Censuses.*

age group, now 20-29, had increased to 493,440 as a result of net inward migration during the ten-year period. This does not, of course, indicate the scale of gross inward and outward movements: it merely tells us that more young people of this age came into the conurbation than went out. By comparing the number of children born in the conurbation between 1951 and 1961 with the number recorded in the 1961 Census as being under 10 years old, one could see that there had been a net outward movement of families with young children. This explains to some extent why population decreases were accompanied by increases in the number of households; in terms of gross migration movements, the outgoing households were larger than the incoming households. The net migration changes in these two groups are given in Table 4.4 for the sub-divisions of the conurbation.

In all but eleven of the 28 metropolitan boroughs, the number of children aged under 10 in 1961 was between 20 % and 43 % lower than the number born between 1951 and 1961 (Table 4.2). These eleven boroughs are perhaps the districts of inner London where families are less often forced out by housing shortage (or perhaps forced to stay because of low income). Apart from Shoreditch they were all outer boroughs of the L.C.C., south of the river. The flow of young adult migrants into inner London was most marked in Hampstead, Kensington and Paddington. Only six boroughs had a net outflow from this age group—Shoreditch, Woolwich, Bethnal Green, Bermondsey, Poplar and Greenwich. The map in Fig. 3 shows the net migration of young people, measured in this way, for the different local authority areas.



Fig. 3



Mrs. Ruth Glass has summarized for us the results of her analysis of as yet unpublished 1961 Census data for the L.C.C. on whether people had lived at the same address a year before the Census date. "The results show a generally rather high rate of mobility. Just over 13% of the London population had moved to their homes within the year. Of these, 8.4% had moved from other boroughs, while 4.7% had not crossed a borough boundary. This "mobility index" showed a considerable range of variation. At the top of the list was Kensington, where 1 in 4 of the population had moved within the year; at the bottom was Shoreditch, where only 1 in 14 had moved." Other boroughs with high mobility rates were Hampstead, Holborn, Chelsea, Paddington, St. Marylebone and Westminster (19-20%) and Stoke Newington (15%).

**Table 4.4. Estimated net Migration by age groups, 1951-1961**

Area	Difference between number of children born between 1951 and 1961 and age group 0-9 in 1961	Difference between number of young people aged 10-19 in 1951 and 20-29 in 1961
	%	%
County of London . . . .	-23.3	+42.0
Rest of Inner Area . . . .	-15.3	+12.7
Suburbs . . . . .	- 6.3	- 2.7
Suburban Fringe . . . .	+ 1.5	+ 5.3
Greater London Council Area .	-15.3	+18.3

*Source: 1951 and 1961 Population Censuses*

### **The change in the number of dwellings since 1951**

During the thirteen years from 1951 to the end of 1963, almost a third of a million houses and flats were built in the Greater London Council area. The building rate during the Census period was about 25,500 a year—1.2% per annum (two thirds of the rate for England and Wales as a whole) but in the early 1960s it had fallen to about 23,000 a year. This decrease occurred in the suburban areas and cancelled out a slight increase in the building rate in the inner area.

Private building in this period was concentrated in the outer suburbs of the conurbation where undeveloped land still remained. Over 84% of all new private dwellings built between 1951 and 1961 are in this area, compared with

less than half of all new dwellings built by public authorities. In the County of London, private developers built during the inter-censal period only 14 new dwellings for every thousand households in 1951; in the same period, public authorities built 79 new dwellings for every thousand households.

In the inner area of London new building, relative to the 1961 stock, was highest in the east end boroughs of Shoreditch, Poplar, Bethnal Green, Stepney and Finsbury, where houses and flats built since 1951 formed 18–32% of the 1961 stock. The considerable achievements in the east end were due to the local authorities' redevelopment of heavily-bombed areas and also to a deliberate social policy for improving conditions in that part of London. Dwellings built between 1951 and 1961 accounted for less than 5% of the 1961 stock in a considerable number of inner west London districts (Willesden, Kensington, Hammersmith, Acton, Barnes, Fulham and Paddington), and in the north and east of inner London—Leyton, Wood Green, East Ham, Tottenham, Hornsey and Edmonton.

**Table 4.5. Number of dwellings built, 1951–1963**

Year	County of London	Rest of Inner Area	Suburbs	Suburban Fringe	Total G.L.C. area
Annual Average, 1951–1960 . . .	10,240	3,690	6,010	5,640	25,580
1961 . . . . .	9,930	4,060	5,050	3,440	22,480
1962 . . . . .	10,080	3,830	5,450	3,210	22,570
1963 . . . . .	10,880	5,050	4,660	3,070	23,660

*Source: Housing Returns, Ministry of Housing and Local Government (H.M.S.O.)*

Between 1951 and 1961 about 34,300 unfit houses were demolished. Slum clearance increased in the late fifties and the rate is now about 5,000 a year. Nearly as many dwellings were demolished for other reasons or were converted to other uses during that period.

The change in the stock of dwellings due to new building and slum clearance resulted in a net increase of about 23,900 a year in the inter-censal period, but the actual increase was 28,360 dwellings a year. The difference of some 20% between these figures is due to the net effect of gains by conversion of dwellings, losses by change of use and demolitions for purposes other than slum clearance.\* From the Ministry's estimates of the effect of these two "unknowns" in the period 1951 to 1961, the conurbation's housing stock appears to have grown by about 76,600 dwellings as a result of property being adapted or converted.† In order to find in which particular areas conversions were making a significant contribution, we compared the difference in the stock between 1951 and 1961 with the change which had taken place by new building and

\* And also, to an unknown extent, due to clarification of the Census definition of a dwelling, the main result of which was a decrease in the number of 1 room separate dwellings.

† That is, conversion into separate dwellings as defined by the Census.



“known” demolitions. This comparison gave the combined effect of conversions and “unknown” demolitions. The areas which seemed to have gained most by conversion, that is, where the calculation gave a positive result, were as follows:

<i>Net effect of conversions and “unknown” demolitions as % of 1961 stock</i>	
Camberwell	} +15 to 19 %
Hampstead	
Paddington	
Stoke Newington	
Fulham	} +10 to 15 %
Acton	
Battersea	} +5 to 10 %
Deptford	
Hammersmith	
Hornsey	
Islington	
Kensington	
St. Pancras	
Wandsworth	
Willesden	

Of the 76,600 additional dwellings in the conurbation provided by conversion and adaptation in the period 1951 to 1961, only about half are thought to have been the kind of full conversions for which grants might have been available. The others were adaptations rather than complete conversions, which nevertheless in 1961 qualified as separate dwellings by the Census definition. The composition of the 1951-1961 change in London's stock of dwellings is shown below. The items which are estimates rather than based on reliable returns are printed in italics:

*Change in the stock of dwellings 1951-1961*  
*Greater London Conurbation*

Dwellings built by		
(a) local and public authorities	177,300	} +273,400
(b) private enterprise	93,000	
(c) housing associations	3,100	
<i>Estimated gain by conversions and adaptations</i>		+76,600
Loss of dwellings: slum clearance		-34,300
<i>other demolitions and change of use</i>		-32,100
Total net change		+283,600
Stock of dwellings, 1961 Census		2,467,700

**The “crude net deficiency” of dwellings**

In 1951 there were 479,000 more households than separate dwellings in Greater London, with 18% of all dwellings subdivided among two or more households. By 1961 this “crude net deficiency” had been reduced to 247,000 and only 8% of all dwellings were subdivided. The improvement was not evenly

distributed. The County of London, with a disproportionate share of the 1951 deficiency (300,000 out of 479,000 i.e. 63 %) had a higher share in 1961 (69 %). The figures are shown in Table 4.6.

**Table 4.6. Households and dwellings, 1951-1961**

Area	1951				1961				Crude net deficiency of dwellings	
	Households		Dwellings		Households		Dwellings		1951	1961
	Thou- sands	%	Thou- sands	%	Thou- sands	%	Thou- sands	%	Thou- sands	Thou- sands
County of London	1,121	43	821	38	1,107	41	938	39	300	169
Rest of conurbation	1,510	57	1,331	62	1,567	59	1,489	61	179	78
Greater London Council area	2,631	100	2,152	100	2,674	100	2,427	100	479	247

*Source: Centre for Urban Studies*

The "crude net deficiency" of dwellings was reduced in the ten years up to 1961 by conversion and adaptation as well as demolition and new building. But when multi-occupied houses were converted into separate flats (i.e. into more than one separate dwelling) a net loss of accommodation must often have accompanied the net gain in dwellings. The reduction of multiple occupation affected all sizes of accommodation but mainly 2 and 3 roomed units. Table 4.7 shows the 1951-1961 changes in dwellings, households and accommodation of various sizes. ("Accommodation" refers to the number of rooms occupied by a household, whether it is the whole or part of a house or flat.) The last lines of the table show how the reduction in multiple occupation affected the size distribution of accommodation.

Although the number of very small dwellings (1 or 2 rooms) increased in the period by 54,700, the number of households of 1 or 2 persons increased by 157,100. But the amount of accommodation of 1 or 2 rooms actually decreased by 74,300 units because of the reduction in multiple occupation. A higher proportion of these very small households therefore must have had more than 2 rooms in 1961 than in 1951. At the same time the number of dwellings with 3-5 rooms increased and the number of households with 3-5 persons decreased. The amount of 3-5 roomed accommodation increased by less than 1 % despite the much larger increase in dwellings of that size which was offset by a loss of 3-5 roomed accommodation in multi-occupied dwellings.



**Table 4.7. Size distribution of dwellings, households and accommodation (household spaces): Greater London Conurbation**

(Numbers in thousands)

		Number of rooms or persons						All sizes
		1	2	3	4	5	6+	
<i>Total (1961)</i>								
Dwellings	No.	50.3	151.5	380.5	508.8	741.4	635.2	2,467.7
Households	No.	444.2	830.7	603.9	468.1	215.7	150.9	2,713.5
Accommodation	No.	154.7	258.7	547.6	566.4	729.6	456.5	2,713.5
<i>Change 1951-1961</i>								
Dwellings	No.	+14.2	+40.5	+103.0	+82.7	+51.2	- 4.2	+287.4
Households	No.	+82.1	+75.0	- 62.0	-18.2	-11.5	-10.7	+ 54.7
Accommodation	No.	+ 1.1	- 75.4	- 75.5	+22.6	+65.0	+116.9	+ 54.7
Dwellings	%	+39	+ 37	+ 37	+19	+ 7	- 1	+ 13
Households	%	+23	+ 10	- 9	- 4	- 5	- 7	+ 2
Accommodation	%	+ 1	- 23	- 12	+ 4	+10	+ 34	+ 2
<i>Accommodation contained in multi-occupied dwellings</i>								
1961	No.	109.5	118.1	185.1	83.8	24.1	12.3	532.9
Change 1951-1961	No.	-11.3	-111.2	-170.8	-64.7	-15.6	- 3.9	-377.5
Change, 1951-1961	%	- 9	- 49	- 48	-44	-39	- 24	- 42

Sources: 1951 and 1961 Population Censuses

### Maldistribution of housing: "lack of fit"

In our discussion of the housing shortage at the end of this chapter we refer to the question of what has been called "maldistribution" of housing space in London, or the "lack of fit" between households, dwellings and accommodation. Table 4.8 shows to what extent different sizes of households have more or less space (in terms of rooms) than is essential to them. Very broadly, a ratio of one person per room represents what we regard as acceptable but not luxurious space requirements, this being roughly equivalent to the "bedroom standard" used in the 1960 Housing Survey and the 1963 Tenant Inquiry, defined in the next section of this chapter. The comparison with 1951 illustrates the general rise in living standards in the period.

Clearly, it is the smaller households which most often "under-use" their accommodation. Single person households, for example, had an average of 2.8 rooms each (second column in Table 4.8); those who had separate dwellings of their own rather than parts of multi-occupied houses had an average of 3.3

rooms each. Only a quarter of the single person households used London's single room accommodation, and even though there were many fewer single room units than single person households, 28% of them—more than 40,000—were occupied by 2 or more people. In fact, the smaller accommodation was not by any means all used by small households. Over a quarter of all 1, 2 and 3 roomed accommodation was occupied by households of a larger size. This must be due in part to the fact that in shortage conditions people take the housing they can get rather than the housing they need, but it must also be a function of income: smaller households can more often afford housing in excess of their space requirements, whereas many of the larger ones must make do with less space than they need.

**Table 4.8. Households by size and occupation density: Greater London Conurbation, 1951 and 1961**

Number of persons per household	Number of households, 1961	Average size of accommodation (rooms per household)		Percentage of households with					
				rooms in excess of persons		rooms equal to persons		less rooms than persons	
		1951	1961	1951	1961	1951	1961	1951	1961
1	444,200	2.5	2.8	70	75	30	25	—	—
2	830,700	3.6	3.9	78	84	18	12	4	4
3	603,900	4.1	4.4	63	72	26	21	11	7
4	468,100	4.4	4.7	49	58	24	23	27	19
5	215,700	4.7	5.0	21	29	37	38	42	33
6 or more	150,900	5.1	5.4	8	13	12	14	80	73
All households	2,713,500	3.9	4.1	59	67	24	20	17	13

*Source: 1951 and 1961 Population Censuses*

## II. The measurable symptoms of housing stress

### Multiple occupation

Multiple occupation results from two situations, both of which are more prevalent in London than in the rest of the country: the trend towards small households and the persistent housing shortage. It can lead to a wide range of housing conditions—from the worst in the rooming houses of inner London to the quite satisfactory in the case of large houses built for single family occupation and adapted to give fairly self-contained units (which nevertheless fail to qualify as separate dwellings in the Census sense). Census data enable one to make only a very broad distinction between these conditions. Overcrowding in multi-occupied dwellings is clearly an indication of housing stress, but there is no reliable way of estimating the number of *satisfactory*



units in such dwellings. Even the provision of facilities is not a reliable guide: many of the most neglected and squalid multi-occupied houses in inner London have bathrooms, but in the Census they would be indistinguishable from, for example, the "bed-sitter" houses in Hampstead where well-equipped furnished rooms provide satisfactory accommodation for a particular group of people. We feel it is important to appreciate the considerable variations encompassed by the term "multiple occupation", mainly because it is so commonly used as an indication of housing shortage (that is, the number of households without a separate dwelling of their own). Many different methods have been used to estimate the number of what have been described as "quasi dwellings" or "reasonably separate flats" in multi-occupied dwellings, but the fact remains that they cannot be tested except by survey. The Census data are, therefore, insufficient to assess reliably the extent to which multiple occupation is a valid symptom of housing need. J. B. Cullingworth\* observed that many "unconverted divided" dwellings are socially obsolete, and thought that while a significant number of Londoners were perhaps prepared to put up with inferior accommodation in order to obtain the benefits of living in the centre, this was unlikely to be the case in other cities.

Although multiple occupation is not necessarily a symptom of stress, there are undoubtedly certain parts of inner London where it results in housing conditions much worse than in slum clearance areas. For the most part we have restricted ourselves in this chapter to a statistical examination of housing stress, but we feel that it will give added point to these data to give some of the many examples of bad conditions which were brought to our attention by those who gave evidence. In Southwark, for example, we were shown a small three-storied house divided into five furnished lettings. In one poorly-equipped room, for which the rent was £2 10s. 0d., a carpenter, his wife and five children under seven had been living for four years. The Chief Public Health Inspector of Willesden told us of a case where eighty-five people were living in a building originally constructed as six self-contained flats; nearly every room was occupied by one whole family. The Rev. D. C. Downham, Rector of Spitalfields, in evidence submitted through the British Council of Churches, told us of a couple who, with six children and another expected, lived in "two rooms in a basement which is a fire trap and rat-infested. Two of the children are in need of child guidance".

We received as evidence from Dr. J. H. Weir, the Medical Officer of Health for the Royal Borough of Kensington, a helpful and informative paper on the subject of multiple occupation, which has been published in the *Journal of the Society of Medical Officers of Health*. Although he made it clear that there are many admirably maintained properties in multiple occupation where no difficulties occur, he pointed out from his own experience the problems which frequently arise from the sharing of common parts of dwellings and their domestic amenities, and commented on their effect upon health as follows:

"... The herding together of people, often incompatible, the inconveniences, the lack of space especially for such things as play or pram storage, the inadequate and inconvenient washing, sanitary and food handling facilities, stairs, noise, fetching and carrying distances, and

---

\* J. B. Cullingworth—*Housing needs and Planning Policy* (1960).

the dirt, dilapidation and depressing appearance consequent upon the neglect of parts used in common, all have their effects. To these must be added the increased liability to home accidents, infections, contagion, risk of fire and mental stress. It is impossible to assess the relative incidence of different types of illness as a result of bad housing. On the other hand, various analyses of applications for rehousing on medical grounds have shown the preponderance of two concomitants of multiple occupation—respiratory illness and psychological or psychosomatic disorders. Examination of statistics given in seven articles on the subject shows that the former group accounts for between 14 and 28 %, and the latter between 14 and 31 % of applications”.

#### INADEQUATE FACILITIES IN MULTI-OCCUPIED DWELLINGS

Of the half million households in London living in parts of subdivided houses in 1961, nine-tenths either shared or lacked at least one of the basic domestic facilities (cooking stove, sink, hot and cold water, fixed bath and W.C.). Some of the houses were inadequately equipped even for one household: 71,200 of the 209,000 multi-occupied dwellings in the conurbation did not have a fixed bath and there were only 37,000 in which one or more households had exclusive use of all facilities. Table 4.9 shows the extent to which multiple occupation results in the lack or sharing of stove and sink, bathrooms and W.C.s.

**Table 4.9. Domestic facilities available to different types of household: Greater London Conurbation, 1961**

Type of household	Number of households	Percentage of households		
		without bath %	sharing bath %	sharing W.C. %
Households in single household dwellings	2,180,630	16	4	6
Households in multi-occupied dwellings				
(a) with exclusive use of stove and sink	407,100	37	44	58
(b) without exclusive use of stove and sink	125,800	32	64	93

*Source: 1961 Population Census*

Most of the households without their own stove and sink were small and occupied small units of accommodation. About half had furnished lettings. The districts where a considerable number of larger households were without their own stove and sink were mainly in the east end and boroughs immediately south of the river.

A pilot survey was carried out in 1961 by Stepney Borough Council of 100 houses in multiple occupation, each of which contained three or more



lettings. All the houses selected had a likely life of ten or more years, that is, they were not programmed for slum clearance or any other development. The sample however, intentionally contained those known to be "ripe for action". The number of lettings per house ranged from three to twelve, and on average there were 2.6 persons per letting. The survey showed that 97% of the houses were deficient in one or more of the basic facilities, 95% were inadequately provided with baths, 94% had no hot water supply and 60% had inadequate food storage facilities.

#### THE INCIDENCE OF MULTIPLE OCCUPATION

The London conurbation had, in 1961, a disproportionate share of the multiple occupation in England and Wales. With less than a fifth of the total stock of dwellings, London had well over half of all multi-occupied dwellings in the country. This is mainly because the trend towards smaller households is more marked in London and because there is a high proportion of large nineteenth-century houses, particularly in the north and west, which lend themselves to occupation by more than one family. As we have already pointed out, it must also to some extent be the result of the continuing shortage of housing in London: in most districts of inner London a landlord can readily let his property in smaller units without the necessity for proper conversion.

Although one in every five of London's households (more than half a million) lived in a multi-occupied dwelling in 1961, only a little less than one tenth (209,000) of all London's dwellings were subdivided in this way and 70% of these were divided only into two, which suggests that most multi-occupied dwellings could be properly converted without [the loss of a great deal of accommodation, though some rooms would be lost—for example, to provide bathrooms. There were only 26,000 dwellings in the whole conurbation which contained four or more households (although there may have been some under-enumeration), and for a local authority dealing with London as a whole, the problem does not appear to be an insoluble one. Unfortunately the bulk of these dwellings are concentrated in certain districts and often in restricted neighbourhoods within them and for the authorities responsible only for these

**Table 4.10. Multi-occupied dwellings, 1961**

Number of Household spaces per dwelling	Multi-occupied dwellings, 1961			
	Conurbation		County of London	
	Number	%	Number	%
2	148,000	71	77,000	63
3	35,000	17	25,000	21
4 or more	26,000	12	19,000	16
2 or more	209,000	100	121,000	100

*Source: 1961 Population Census*

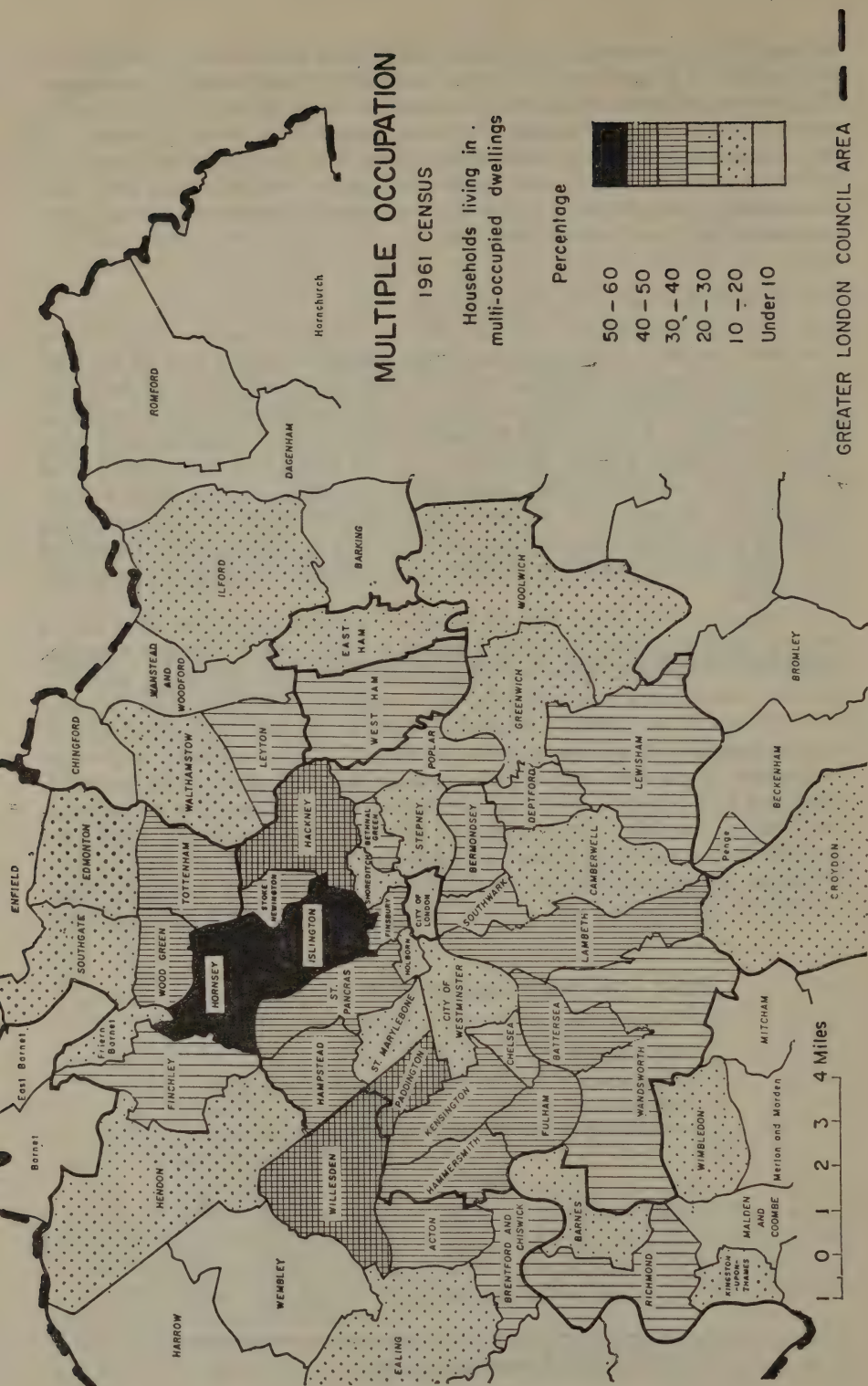


Fig. 4



smaller areas the financial investment and the redistribution of households called for by a wholesale attempt to convert and improve multi-occupied dwellings would indeed pose very great problems—as are pointed out in Chapter 5. Table 4.10 shows the degree of occupation in London's 209,000 multi-occupied dwellings and the extent to which the problem is concentrated in the County of London.

The districts where there were most dwellings containing three or more households were mainly in the north and north west of the inner area of the conurbation. South of the river the number was considerable only in Lambeth and Wandsworth. The following list shows the areas with the greatest number.

	<i>Number of dwellings containing 3 or more households</i>
Islington	8,500
Kensington	3,600
Paddington	3,500
Lambeth	3,400
Hackney	3,300
Willesden	3,100
Wandsworth	3,000
St. Pancras	2,900
Hornsey	2,700
Hammersmith	2,300
Hampstead	2,100

In the districts where multiple occupation gives rise to the greatest problems, subdivision into as many as twenty household spaces is not infrequent; for example, in the Lancaster Gate West ward of Paddington there is one enumeration district (E.D.023) where twenty-six dwellings contained 497 households, an average of nineteen households per dwelling.

Of London's multi-occupied dwellings 38% (80,100) were owner occupied. Evidence from the Census and the 1963 Tenant Inquiry suggests that many subdivided owner-occupied houses contained only one letting and that owner occupiers appeared to let furnished rather than unfurnished accommodation. The districts in which owner occupiers most frequently let part of their property are all those where multiple occupation was most common, with the exception of Bethnal Green. There are, of course, owner occupiers who let properly converted parts of their houses but these would have been counted in the Census as separate dwellings and it is not possible to identify them.

London's 209,000 multi-occupied dwellings provided homes for 532,900 households, a fifth of the total in the conurbation. In the County of London, one in every three households lived in part of a subdivided house; in Islington and Hornsey, one in every two. Table 4.11 shows the districts where more than a third of all households lived in accommodation in multi-occupied dwellings. The last column shows how the proportion is altered if very small households (one or two persons) are excluded.

Figure 4 shows, for different local authority districts, the proportion of households living in multi-occupied dwellings.

**Table 4.11. Districts where more than one-third of all households lived in multi-occupied dwellings, 1961**

Local authority	Households in multi-occupied dwellings		
	Number	As % of all households	Households of 3 or more persons as % of all households
Islington	47,700	59	24
Hornsey	19,100	54	19
Paddington	21,700	48	12
Hackney	27,900	48	20
Willesden	23,800	42	17
Kensington	24,900	39	9
Battersea	13,700	38	15
Hammersmith	13,800	37	13
St. Pancras	15,100	34	12
L.C.C.	331,300	30	10
Conurbation	532,900	20	7

*Source: 1961 Population Census*

#### CHANGE IN THE EXTENT OF MULTIPLE OCCUPATION, 1951-1961

The number of multi-occupied dwellings in the conurbation decreased by about 44 % between 1951 and 1961, and the number of households they contained fell by 41 %. It is not possible to estimate how much of the decrease was due to the reversion of multi-occupied dwellings to single household occupation and how much to demolitions or to conversions producing "separate" dwellings in the Census sense. We do know, however, that the number of dwellings containing four or more households was practically the same in 1961 as in 1951.

Looking at the 1951-1961 change in terms of the size of the houses containing four or more households, there appears to have been a net increase in those

**Table 4.12. Multi-occupied dwellings, 1951-1961: Greater London Conurbation**

Number of household spaces per dwelling	Number of multi-occupied dwellings			
	1951	1961	Change 1951-1961	
	Number	Number	Number	%
2	288,000	148,200	-139,800	-48
3	60,500	34,900	-25,600	-42
4 or more	26,800	26,100	-700	-3

*Source: 1951 and 1961 Population Censuses*



with 4-7 rooms, i.e. those least suited to heavy multiple occupation, and a net reduction in the larger multi-occupied houses, those of a size more suitable for accommodating four or more households (Tables 4.13 and 4.14).

**Table 4.13. Multi-occupied dwellings containing four or more households: Greater London Conurbation 1951 and 1961**

Number of rooms	Multi-occupied dwellings containing 4 or more households		
	1951	1961	Change, 1951-1961
4-7	Number 4,700	Number 6,600	Number +1,900
8 or more	22,100	19,500	-2,600
4 or more	26,800	26,100	-700

*Source: 1951 and 1961 Population Censuses*

**Table 4.14 Districts of London with the highest number of dwellings subdivided into three or more household spaces; changes 1951-1961**

Local authority	Dwellings subdivided into 3 or more household spaces				
	1961	Change, 1951-1961			
		All sizes of dwelling	Dwellings with less than 6 rooms	Dwellings with 6 or more rooms	Change in the number of household spaces in the dwellings in Col. (1)
	(1) Number	(2) %	(3) %	(4) %	(5) %
Islington	8,500	-22	+46	-24	-15
Kensington	3,600	-13	+57	-17	+12
Paddington	3,500	-35	+50	-38	-22
Lambeth	3,400	-29	+104	-33	-23
Hackney	3,300	+4	+109	+2	+17
Willesden	3,100	-1	+117	-5	+12
Wandsworth	3,000	-25	+115	-29	-14
St. Pancras	2,900	-50	+2	-52	-47
Hornsey	2,700	+6	+110	+5	+18
Hammersmith	2,300	-25	+14	-27	-13
Hampstead	2,100	-41	+43	-45	-26
County of London	44,800	-33	+24	-35	-23
Conurbation	61,000	-30	-3	-32	-20

*Source: 1951 and 1961 Population Censuses*

For individual local authorities the Census gives less information—heavy multiple occupation is identified only up to three or more household spaces per dwelling. It shows, however, that in two districts of north London, Hackney and Hornsey, there were actually more dwellings subdivided to this extent in 1961 than in 1951 (though there were many fewer split up into two units) compared with a decrease of 30% in the conurbation as a whole. In Willesden there was a decrease of only 1%. Not only was there little or no improvement in these three areas, but the number of household spaces in the more intensively occupied dwellings increased by nearly a fifth in Hackney and Hornsey and by 12% in Willesden. In two of the other areas where these dwellings were most numerous in 1961, there was a considerable reduction in terms of dwellings, but there were many more household spaces in the reduced number than lived in the much larger number in 1951—36% more in Stoke Newington and 12% more in Kensington. Table 4.14 shows these changes for the districts where such dwellings were most numerous in 1961. Columns (2) and (4) show that overall reductions concealed increases in the number of dwellings least suitable for intensive multiple occupation (those with less than six rooms), although these were still relatively few in number. Comparison of columns (2) and (5) shows that in all these districts, and also in the County of London and the Conurbation, the change in the number of household spaces in the more intensively occupied dwellings was much less than the change in the number of dwellings would have suggested: the degree of multiple occupation had therefore increased in the 10-year period.

#### SIZE OF HOUSEHOLDS AND THEIR ACCOMMODATION: MULTI-OCCUPIED DWELLINGS

The average size of households living in multi-occupied dwellings was 2.3 persons compared with 3.1 persons in single household dwellings. The average size of accommodation was also smaller: 2.7 rooms per household compared with 4.5 rooms in single household dwellings. As shown in Table 4.15, two-thirds of all households in multi-occupied dwellings were small—either single people or two person households.

**Table 4.15 Distribution of different types of household by size of household: Greater London Conurbation, 1961**

Number of persons per household	Households living in multi-occupied dwellings		Households in single household dwellings
	Number	%	%
1	172,800	32	13
2	178,900	34	30
3	93,600	18	23
4	53,200	10	19
5	20,400	4	9
6 or more	14,000	2	6
Total	532,900	100	100

*Source: 1961 Population Census*



We cannot tell from the Census how many of the 181,200 households with three or more persons were families with children, but the 1963 Tenant Inquiry suggests that about 79 % of such households contained children. In the areas where multiple occupation was most common, a high proportion of even the largest families lived in multi-occupied dwellings: in Islington and Paddington more than a third of all households of six or more persons lived in this kind of accommodation. As shown in table 4.16, 43 % of all the accommodation in multi-occupied dwellings was in one or two room units. A fifth of these small units were occupied by three or more people but nearly half of all the 1 and 2 person households in multi-occupied dwellings had accommodation of three or more rooms.

**Table 4.16 Distribution of different types of household by size of accommodation: Greater London Conurbation 1961**

Number of rooms per household	Households in multi-occupied dwellings		Households in single household dwellings
	Number	%	%
1	109,500	20	2
2	118,100	22	6
3	185,100	35	17
4	83,800	16	22
5 or more	36,400	7	53
Total	532,900	100	100

*Source: 1961 Population Census*

#### SINGLE ROOM LETTINGS IN MULTI-OCCUPIED DWELLINGS

From what we have seen ourselves of bad conditions in privately rented accommodation, and from evidence we have received, it is our opinion that some of the worst conditions are found in single room lettings. We have seen many grossly overcrowded single room lettings which were occupied by families with children, predominantly in multi-occupied dwellings of the older type with few facilities. In many cases the facilities that they had, perhaps a sink with cold water and a cooker on a landing, were shared with other people. Because of our impression that the practice of letting rooms singly was in some cases a fairly recent phenomenon and apparently increasing, we examined data from 1951 and 1961 Census reports on this particular aspect of multiple occupation. The 1961 Census shows that in the conurbation as a whole there were about 109,500 households living in single rooms in multi-occupied dwellings; of those which were let the majority (86,800) were furnished lettings. Ten thousand six hundred single rooms were occupied by three or more persons, of which 8,130 were furnished lettings (Table 4.17).

Although many single rooms, particularly in the well-known "bed sitter" areas such as Hampstead, had their own separate cooking facilities, more

than two thirds (68 %) of the 10,600 households of three or more people which occupied single rooms were without their own stove and sink. The areas where these severely overcrowded single rooms were most numerous were Islington (1,120), Kensington (1,000), Paddington (930) and Willesden (770). In each of these boroughs at least a further fifth of the total number of single rooms were occupied by two persons.

**Table 4.17 Overcrowded single room accommodation in multi-occupied dwellings: Greater London Conurbation, 1961**

Number of persons per household	Single room accommodation in multi-occupied dwellings occupied by households of 3 or more persons				
	Owner Occupiers	Tenants of local authorities	Tenants of private landlords		All types of tenure*
			Unfurnished	Furnished	
3	120	120	1,200	5,520	7,000
4-5	} 90	} 110	700	2,410	3,300
6 or more			70	200	300
Total 3 or more	210	230	1,970	8,130	10,600

*Source: 1961 Population Census*

\* Including accommodation held by virtue of employment or rented with business premises.

Although in the conurbation as a whole single room lettings in multi-occupied dwellings decreased by 9 % between 1951 and 1961, there were increases in thirteen districts in the inner area of the conurbation. Table 4.18 gives the percentage change in the districts where such lettings were most numerous and shows that the number severely overcrowded more than doubled in Hackney, Lambeth, Islington and Kensington.

In another six districts (Paddington, Battersea, Camberwell, Deptford, Poplar and Stepney) the number of single-room lettings decreased, but a higher proportion was overcrowded in 1961 than in 1951.

The letting of single furnished rooms meets an urgent housing need in London, because there is a large and growing number of single people who want such accommodation. But there is no doubt that many rooms are let singly only in order to increase the rent return of multi-occupied property. In many cases it results from the necessity to meet high mortgage repayments. Officers of Hackney Borough Council spoke of the "almost incalculable temptation" of being able to finance mortgage repayments by sub-letting as much of the property as possible. The cost of house purchase and upkeep is therefore forcing people, in their desire to become owner-occupiers, "to indulge in the worst type of sub-letting and multiple occupation". It was suggested by Hackney that although in the first instance multiple occupation



was probably the cause of inflated house prices in that houses were often sold as "let and producing £. . .", these high prices were now themselves encouraging further multiple occupation of the worst kind.\*

**Table 4.18 Overcrowded single room units in multi-occupied dwellings: percentage change 1951-1961**

Local authority	Change in number of single room units in multi-occupied dwellings, 1951-1961		
	Total %	Occupied by 2 persons %	Occupied by 3 or more persons %
Willesden	+52	+54	+32
Hornsey	+49	+41	+77
Hackney	+43	+117	+188
Kensington	+32	+43	+104
Islington	+18	+64	+105
Hammersmith	+16	+46	+50
Wandsworth	+14	+7	+12
Lambeth	+12	+40	+126
Stoke Newington	+6	+29	+65
County of London	-3	+7	+37
Conurbation	-9	-8	-17

*Source: 1951 and 1961 Population Censuses*

### Overcrowding

Before describing the extent of overcrowding, we feel it is necessary to discuss briefly three different standards of overcrowding which are currently used. The first is the statutory overcrowding standard, which is defined in Section 77 and the Sixth Schedule of the Housing Act 1957 and has not been changed since first introduced in the Housing Act 1935. A permitted number of persons is specified according to the number of rooms in the accommodation. Children under 10 are counted as half a "unit" and babies under a year old are not counted at all. Persons over 10, unless living as man and wife, can share a room only with another person of the same sex. It is assumed that living rooms can be used for sleeping. Only if a room is smaller than 110 square feet is the permitted number of persons reduced. In some circumstances the

\* Examples given to the Committee in evidence by Mr. John Thirlwell

Area	Size of house	Sale price	Rent income	Average rent per room
Chiswick	17 rooms	£22,000	£3,000	£3 10 0
Ilford	10 "	Not known	£1,500	£2 18
Willesden	8 "	£7,500	£1,500	£3 12 0
Finchley	6 "	£5,000	£1,000	£3 4 0
Hornsey	6 "	£5,000+	£1,000	£3 4 0

statutory standard permits a serious degree of overcrowding, as is illustrated by the following examples.

<i>Size of accommodation (number of rooms)</i>	<i>Maximum number of "persons" permitted by the statutory standard</i>	<i>Example of household which the standard would permit</i>
1	2	Husband, wife and baby under a year old (3 persons)
2	3	Elderly widow, her adult daughter and the daughter's adult son (3 persons)
3	5	Husband, wife, six children under ten, and twins under one year (10 persons)

The second is the "bedroom standard", an arbitrary standard of "reasonable" bedroom allocation adopted in the 1960 Housing Survey and used again in the 1963 Tenant Inquiry. It is in no way a luxury standard. No allowance is made for a spare bedroom either for visitors or family expansion; teenagers may be required to share with younger children or even babies, and it was assumed that all bedrooms, however small, could be shared. The standard allocation of bedrooms was as follows:

- (i) each married couple was given one bedroom;
- (ii) any other persons aged 21 or over were each given a bedroom;
- (iii) persons aged 10 to 20 years inclusive of the same sex were paired off and a bedroom was given to each pair;
- (iv) any person aged 10 to 20 years left over after this pairing was paired with a child under 10 of the same sex. If no pairing of the latter kind was possible such a person was given a separate bedroom;
- (v) any remaining children under 10 years were paired and a bedroom was given to each pair. Any remaining child was given an additional room.

The third is the ratio of persons per room, which is widely used as a simple measure of overcrowding. Its advantage over the two standards already described is that Census data can be used to apply it. It is an indication of how the situation has improved that, in 1961, the Census for the first time used "more than  $1\frac{1}{2}$  persons per room" as its maximum occupation density. Higher levels were distinguished previously. Although a standard of  $1\frac{1}{2}$  persons per room is much more appropriate to today's standards of living than the statutory overcrowding standard, it lags far behind what is regarded as acceptable even by average-income sections of the community. It would in many cases preclude one room being used solely as a living room if the sex-separation requirements of even the statutory standard were to be met.

The 1963 Tenant Inquiry shows for private rented housing the extent to which overcrowding estimates based on these three standards vary. The size of rooms was not known and could not, therefore, be taken into account in determining whether a household was statutorily overcrowded. Had this part





# OVERCROWDING

1961 Census: Wards

Percentage of persons  
at more than 1.5 per room

Over 25

17 - 25

10 - 17

Under 10



City of London treated as one unit

Fig. 5

of the standard been used, the number of overcrowded households would probably have been higher. The results are summarized below:

		<i>Privately renting households</i>
		%
(i)	<i>Statutorily Overcrowded</i> (part of standard only*)	2
(ii)	<i>Bedroom Standard</i>	
	2 or more bedrooms less than standard	4
	1 bedroom less than the standard	15
(iii)	<i>Persons Per Room</i>	
	Over 2 persons per room	2
	Over 1½ and up to 2	6
	Over 1 and up to 1½	9

Although a fairly low statutory overcrowding standard may be needed as a basis for taking legal action in the most severe cases, we have found a widespread conviction that the standard in use today is outdated. (The Statutory Standard is roughly equivalent to 2 persons per room as the Tenant Inquiry showed.) As a general measure of severe overcrowding, we have used 1½ persons per room as the level above which a household can be described as overcrowded. This standard is more than double the average occupancy rate in the conurbation as a whole, which was 0.7 persons per room in 1961.

#### THE INCIDENCE OF OVERCROWDING

The 1963 Tenant Inquiry showed that 2% of privately renting households were statutorily overcrowded, that is, using the 1961 Census figure of total households, about 22,000. The 1961 Census shows, however, that 120,000 households (all tenure groups) were severely overcrowded by the standard we have adopted (more than 1½ persons per room). Slightly below this level but still at a density of more than one person per room were a further 221,800 households. The 120,000 severely overcrowded households (over half a million people) lived mainly in the Inner Area. The concentration is such that over a third of all overcrowding in the conurbation is in the seven local authority areas where the rate is highest. Table 4.19 gives the districts where 10% or more of all households were overcrowded (i.e. more than 1½ persons per room). Whether a 2-person household living in a single room can be considered as overcrowded is a matter of opinion, but the hardship involved cannot be compared with that suffered by larger overcrowded households, particularly families with children. The last two columns of the table give the number of overcrowded households of 3 or more persons and the proportion they formed of all households. Nearly half of all the overcrowded households in Kensington and Paddington consisted of only 2 persons whereas in Stepney, 2-person households formed a small proportion of those overcrowded.

There are however thirty-one local authority wards where more than a fifth of the *population* was living at more than 1½ persons per room. These were all in the County of London with the exception of four wards in Willesden. The distribution of these pockets of severe overcrowding is shown on the map in Fig. 5. The highest proportion was in the Golborne ward of Kensington where 40% of the population lived at this density.

---

\* The part of the standard relating to size of rooms was not used.

The Census gives no information on densities of occupation or overcrowding for the separate tenure groups. It is possible however to demonstrate (as in Table 4.25) that about 80–90 % of all overcrowded *small* units of accommodation (1 or 2 rooms) were occupied by privately renting households. Since 75 % of the overcrowded households lived in these small units, the concentration in the privately renting sector is clearly very high. This was confirmed by the 1963 Tenant Inquiry which showed that 8 % of all privately renting households were living at more than  $1\frac{1}{2}$  persons per room: over three-quarters of all overcrowded households therefore appear to be in the privately rented sector.

**Table 4.19 Districts were 10 % or more of all households were overcrowded, 1961.**

Local authority	Overcrowded households, 1961 (more than $1\frac{1}{2}$ persons per room)			
	All sizes of household		3 or more persons in household	
	Number	%	Number	%
Paddington	6,330	14	3,430	8
Kensington	8,120	13	4,110	6
Islington	9,080	11	6,780	8
Hammersmith	3,880	10	2,680	7
Willesden	5,730	10	3,980	7
Stepney	2,830	10	2,370	8
St. Pancras	4,240	10	2,930	7
County of London	79,260	7	56,950	5
Conurbation	119,380	4	89,060	3

*Source: 1961 Population Census*

#### CHANGES IN THE INCIDENCE OF OVERCROWDING, 1951–1961

We have already referred to the considerable reduction in overcrowding. Although the 1963 Tenant Inquiry showed little or no improvement in the privately rented sector between 1960 and 1963, the Census shows an overall reduction of 22 % in the conurbation between 1951 and 1961, although the reduction in the rest of the country was much greater (42 %). In the inner part of the conurbation, however, it was much lower—only 7 % in the County of London. Moreover, in the nine districts shown in Table 4.20 the number of overcrowded households had actually increased by 1961, despite, in most cases, reductions in the total population.

We have already remarked on the growing practice of letting rooms singly. In all the areas listed in Table 4.20, there were more overcrowded single room lettings in 1961 than in 1951.



**Table 4.20 Districts where overcrowding increased, 1951-1961**

Local authority	Overcrowded households (more than 1½ persons per room)	
	Number (1961)	Change (1951-1961)
		%
Stoke Newington	1,510	+40
Hackney	4,120	+25
Kensington	8,120	+18
Hornsey	1,900	+17
Islington	9,080	+15
Paddington	6,330	+9
Lambeth	5,680	+4
Camberwell	3,260	+3
Hammersmith	3,880	+2
County of London	79,260	-7
London Conurbation	119,380	-22
Rest of England and Wales	295,910	-42

*Source: 1951 and 1961 Population Censuses*

#### THE SIZE OF OVERCROWDED HOUSEHOLDS AND THEIR ACCOMMODATION

Although overcrowding was more frequent in multi-occupied dwellings than in those occupied by only one household, just under half of the 119,380 overcrowded households in the conurbation had separate dwellings, in the Census sense of the term. As one might expect, overcrowding

**Table 4.21 Overcrowding by size of household and type of dwelling: Greater London Conurbation, 1961**

Households living at more than 1½ persons per room	Number of persons per household				Total
	2	3-4	5	6 or more	
Living in single-household dwellings					
Number	7,200	9,280	16,580	26,070	59,130
Size distribution %	12	16	28	44	100
% of households at all densities	1	1	9	19	3
Living in multi-occupied dwellings					
Number	23,120	18,630	10,590	7,910	60,250
Size distribution %	38	31	18	13	100
% of households at all densities	13	13	52	56	11
Living in all dwellings					
Number	30,320	27,910	27,180	33,970	119,380
Size distribution %	26	23	23	28	100
% of households at all densities	4	3	13	23	4

*Source: 1961 Population Census*

in single household dwellings was largely confined to families which were larger than average, whereas in multi-occupied houses it was more often the result of households of average size living in accommodation that was smaller than average.

Whereas two-person households living in single rooms accounted for over a quarter of all overcrowding, the incidence of overcrowding increased as the size of the household increased, as shown in Table 4.21. About 3% of those households with two to four persons and 16% of those with five or more persons were overcrowded.

The size of the accommodation occupied by overcrowded households was in general small. Over a third lived in only one room (43,500) and of these, one in three were households of more than two people. Over half of all overcrowding was in accommodation of only one or two rooms. The different composition of overcrowding in various parts of London is illustrated in Table 4.22 by the figures for Paddington, Islington and Stepney, which show the predominance of overcrowded single room lettings in Paddington and the higher proportion of larger overcrowded units in Stepney.

**Table 4.22 Overcrowding by size of accommodation: Greater London Conurbation 1961**

Number of rooms per household	Overcrowded (more than $1\frac{1}{2}$ persons per room) households by size of accommodation			
	Conurbation	Paddington	Islington	Stepney
	%	%	%	%
1	36	63	38	28
2	21	19	33	32
3	26	14	20	25
4 or more	17	4	9	15
Total	100	100	100	100

*Source: 1961 Population Census*

### **The lack of facilities in single household dwellings**

Although we regard multiple occupation and overcrowding as the most severe symptoms of housing stress, there is a very large number of households living in separate dwellings which are unsatisfactory in that they lack basic domestic facilities. This subject is considered in more detail in Chapter 5. Whereas multiple occupation tends to be concentrated in the west and northern parts of inner London, there is a higher proportion of poor quality single-household dwellings in the east end and in the boroughs immediately south of the Thames. The number of single household dwellings which lack the basic facilities is shown in Table 4.23, together with the number which although they are separate dwellings, nevertheless have only shared use of facilities. Most of these were probably flats in tenement buildings.

In ten districts of inner London more than a third of all single household dwellings had no bath. The proportion was as high as half in Stepney and Southwark.

**Table 4.23 Domestic facilities in single household dwellings: Greater London Conurbation, 1961** (Percentages of all single household dwellings)

Facilities	Single household dwellings which lack facilities		Single household dwellings with shared use of facilities	
	Number	%	Number	%
W.C. (indoors or attached)	10,840	0.5	139,560	18.6
Cold water	1,780	0.1	14,860	2.0
Hot Water	397,410	18.3	13,420	1.8
Fixed bath	337,160	15.5	98,900	13.2

*Source: 1961 Population Census*

### **The areas of greatest stress**

In this analysis certain districts of inner London have appeared again and again among those where the symptoms of stress were most apparent. This is somewhat misleading, in that local authority districts are large enough to conceal differences within them: the map (fig. 5) which shows the incidence of overcrowding by wards illustrates the extent to which this problem is restricted to certain pockets within local authority districts. By and large, although the poor quality dwellings of the Inner Area were concentrated south of the Thames and to the east of central London, the symptoms of absolute shortage (multiple occupation and overcrowding) were most marked to the north and west of central London. In some of these areas the situation appeared to have worsened since 1951, despite the overall improvement.

In order to identify districts where housing stress appears to be most marked, we selected seven indices covering the three main symptoms of stress which we have examined: two for multiple occupation, two for overcrowding and three for inadequacy of domestic facilities. The seven indices are as follows (each factor was expressed as a percentage of total households):

- I. Households in multi-occupied dwellings
  1. all sizes of household
  2. households of 3 or more persons
- II. Overcrowded households
  3. all sizes
  4. 3 or more persons
- III. Domestic facilities
  5. Households in multi-occupied dwellings, without exclusive use of stove and sink
  6. Households without access to a bath
  7. Households lacking or sharing any of the four domestic facilities.

Table 4.24 gives for each of these seven indices the twelve districts where the percentages were highest. Of the twenty-three local authorities which appear in the table, the following nine appear three or more times. We have excluded those which although appearing three or more times among the "top twelve" do not appear at least once in each of the three main groups I-III above (i.e. Stepney and Shoreditch).



**Table 4.24 Seven indices of housing stress, 1961**

(The local authority districts in each case are ranked in descending order)

Rank	I. MULTIPLE OCCUPATION		II. OVERCROWDING		III. DOMESTIC FACILITIES		
	Households (all sizes) living in multi-sized dwellings occupied dwellings	Households of 3 or more persons in multi-sized dwellings occupied dwellings	Household (all sizes) living at more than 1½ persons per room	Households of 3 or more persons living at more than 1½ persons per room	Households in multi-occupied dwellings without own sink and stove	Households without access to a fixed bath	Households lacking or sharing at least one of the four domestic facilities*
1	<i>Islington</i> 59	<i>Islington</i> 24	<i>Paddington</i> 14	<i>Islington</i> 8	<i>Paddington</i> 12	Southwark 59	<i>Islington</i> 77
2	Hornsey 54	Hackney 20	<i>Kensington</i> 13	Stepney 8	<i>Islington</i> 12	Stepney 57	Deptford 70
3	<i>Paddington</i> 48	Hornsey 19	<i>Islington</i> 11	<i>Paddington</i> 8	<i>Kensington</i> 11	<i>Finsbury</i> 56	Southwark 68
4	Hackney 48	<i>Willesden</i> 17	<i>Hammersmith</i> 10	<i>Finsbury</i> 7	Hampstead 9	Bethnal Green 55	<i>Finsbury</i> 67
5	<i>Willesden</i> 42	Battersea 15	<i>Willesden</i> 10	<i>Hammersmith</i> 7	<i>Hammersmith</i> 9	Poplar 51	Battersea 67
6	<i>Kensington</i> 39	<i>Finsbury</i> 14	Stepney 10	<i>Willesden</i> 7	<i>St. Pancras</i> 9	West Ham 51	<i>St. Pancras</i> 65
7	Battersea 38	<i>Hammersmith</i> 13	<i>St. Pancras</i> 10	Shoreditch 7	<i>Willesden</i> 9	Bermondsey 49	<i>Paddington</i> 65
8	<i>Hammersmith</i> 37	Tottenham 13	<i>Stoke Newington</i> 8	Southwark 7	Shoreditch 8	<i>Islington</i> 45	Hackney 65
9	<i>St. Pancras</i> 34	<i>Paddington</i> 12	Hampstead 8	<i>St. Pancras</i> 7	Stepney 8	Deptford 44	West Ham 65
10	<i>Finsbury</i> 33	<i>St. Pancras</i> 12	<i>Finsbury</i> 8	<i>Kensington</i> 6	<i>Finsbury</i> 8	Hackney 42	Stepney 64
11	Fulham 32	<i>Lambeth</i> 12	<i>Lambeth</i> 7	Bermondsey 6	<i>Lambeth</i> 8	Shoreditch 42	<i>Stoke Newington</i> 63
12	Tottenham 32	<i>Stoke Newington</i> 11	Southwark 7	Poplar 6	Hornsey 7	Battersea 41	Bethnal Green 62
County of London	30	10	7	5	7	31	55
Greater London Conurbation	20	7	4	3	5	20	38
England and Wales excluding Greater London conurbation	3	1	2	2	1	22	29

Source: 1961 Population Census.

\* Hot and cold water, bath and W.C.

All figures are percentages of the total number of households in the district.

The italicised districts are those which appear three or more times in this table and at least once in each of the major groups I, II and III.

*Number of times the  
district appears in  
Table 4.24*

Finsbury	7
Islington	7
Paddington	6
St. Pancras	6
Hammersmith	5
Willesden	5
Kensington	4
Lambeth	3
Stoke Newington	3

Clearly these are not the only districts in London where housing problems are acute: they are those which by the selected indices appear to have proportionately the most serious problems.

We have drawn attention in this chapter to districts where certain symptoms of stress became more marked between 1951 and 1961. Although there was no district in which multiple occupation increased, four of its more serious aspects were more frequent in 1961 than in 1951 in some districts: (1) the number of overcrowded single room lettings, (2) the number of intensively multi-occupied houses (containing three or more households), (3) the extent of their subdivision and (4) increases in overcrowding. The areas where these signs of deterioration were most marked are as follows:

<i>By all 4 indices</i>	<i>by 3 of the 4</i>	<i>by 2 of the 4</i>	<i>by 1 of the 4</i>
Hackney	Kensington	Islington	Hammersmith
Hornsey	Stoke Newington		Lambeth
	Willesden		

The Centre for Urban Studies classified all local authorities in Greater London according to selected indices of housing conditions (1961 census); the classification is shown on the map in Fig. 6. The following districts were in the three groups with the worst housing conditions.

I. Finsbury	II. Battersea	III. Hammersmith
Hackney	Bermondsey	Hampstead
Islington	Bethnal Green	Kensington
St. Pancras	Camberwell	Lambeth
Shoreditch	Deptford	Paddington
Stepney	Poplar	Stoke Newington
	Southwark	Willesden
	West Ham	

Group I includes the areas where the "extent of sharing of dwellings and kitchens" was highest and some of the areas where the "physical equipment of dwellings" was poorest. In Group II are the areas where sharing of dwellings and kitchens was "fairly high" and the remaining areas where physical equipment was "poorest". In Group III sharing was "fairly high" and physical equipment "fairly poor".

#### **The kind of households most affected by housing stress**

There is little doubt that the aspects of hardship we have examined are heavily concentrated in privately rented housing. The limited Census data

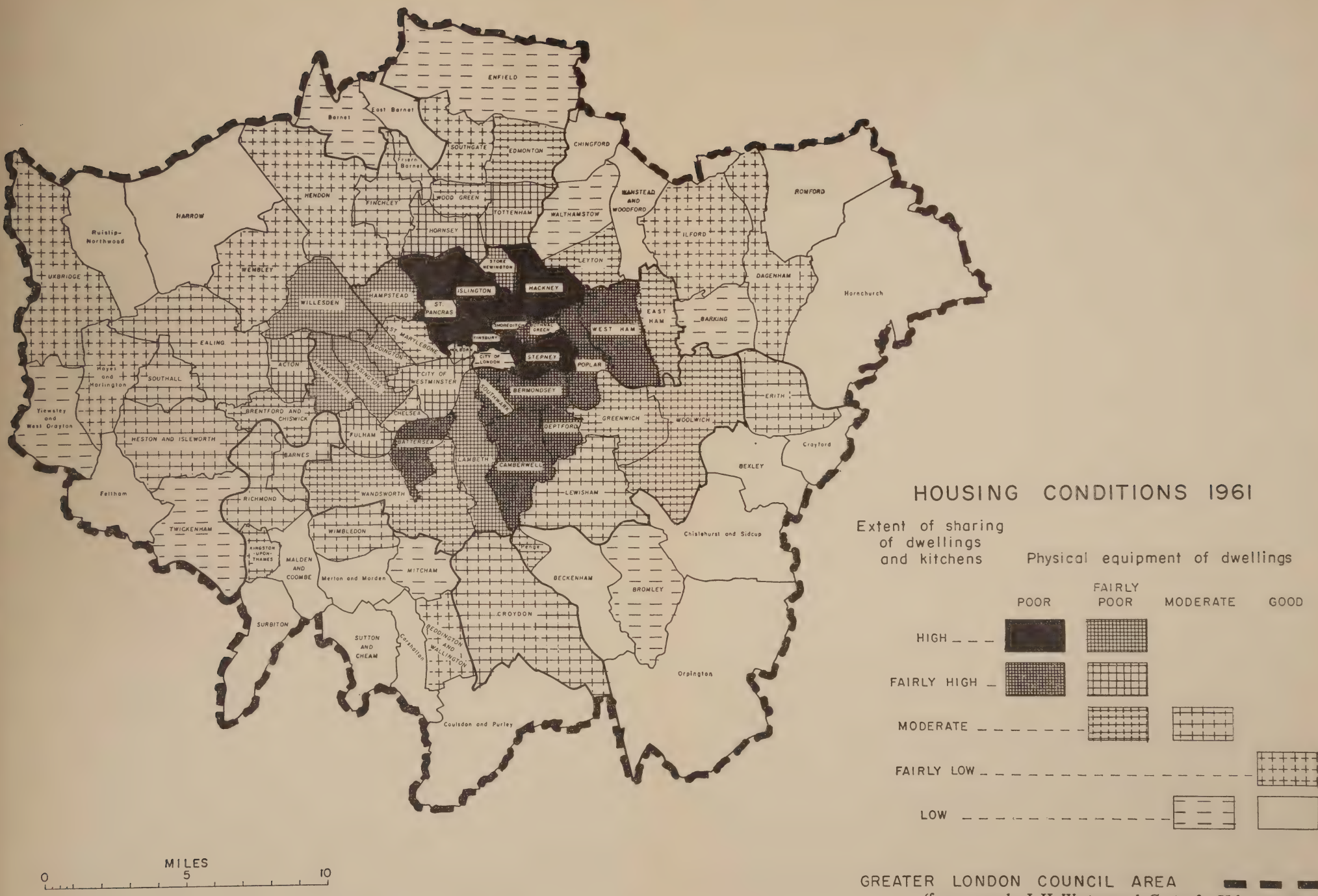


Fig. 6





available by tenure groups are given in Table 4.25. It seems likely that the very small proportion of the households in this table which were local authority tenants were living in dwellings acquired rather than built by local authorities.

**Table 4.25 Housing conditions in different tenure groups—Greater London Conurbation, 1961**

Tenure	Households in:		Households in multi-occupied dwellings without own stove and sink		Overcrowded households living at more than 2 persons per room	
	all dwellings	multi-occupied dwellings	one room	more than one room	in one room	in two rooms
Owner occupiers	%	%	%	%	%	%
Renting from local authorities	37	16	1	19	5	7
Renting from private landlords	18	3	1	6	2	6
(a) unfurnished	33	52	17	55	16	58
(b) furnished	9	28	80	19	76	28
Total of all tenure groups*	100	100	100	100	100	100
Total number of households	2,713,500	532,900	62,200	63,600	43,500	24,600

*Source: 1961 Population Census*

\* Including households renting their accommodation by virtue of their employment or with business premises.

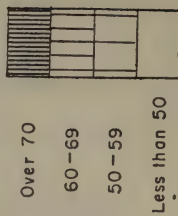
The map in Fig. 7 shows the proportion of households in different local authority districts which in 1961 rented their accommodation from private landlords and also those where more than 15% of all households lived in furnished accommodation. We have had considerable evidence that many of the households in the worst conditions live in furnished accommodation, which is largely concentrated in north and west London. Several of the districts where furnished lettings were most common in 1961, given in Table 4.26, are those we have identified as areas of the greatest stress. The last column in Table 4.26 shows the proportion of furnished accommodation occupied by households of three or more persons, most of which, from information in the 1963 Tenant Inquiry, were families with children.

The people who suffer most from housing stress are those with the lowest incomes, those with average incomes and large families, and many of the newcomers to London. About 180,000 households are on council waiting lists, many for a long period, but many more are not eligible. Since Councils

# GREATER LONDON — INNER AREA PRIVATE RENTED HOUSING (1961 Census)

Households renting unfurnished or furnished accommodation from private landlords

Percentage



Furnished accommodation (incl. in above)

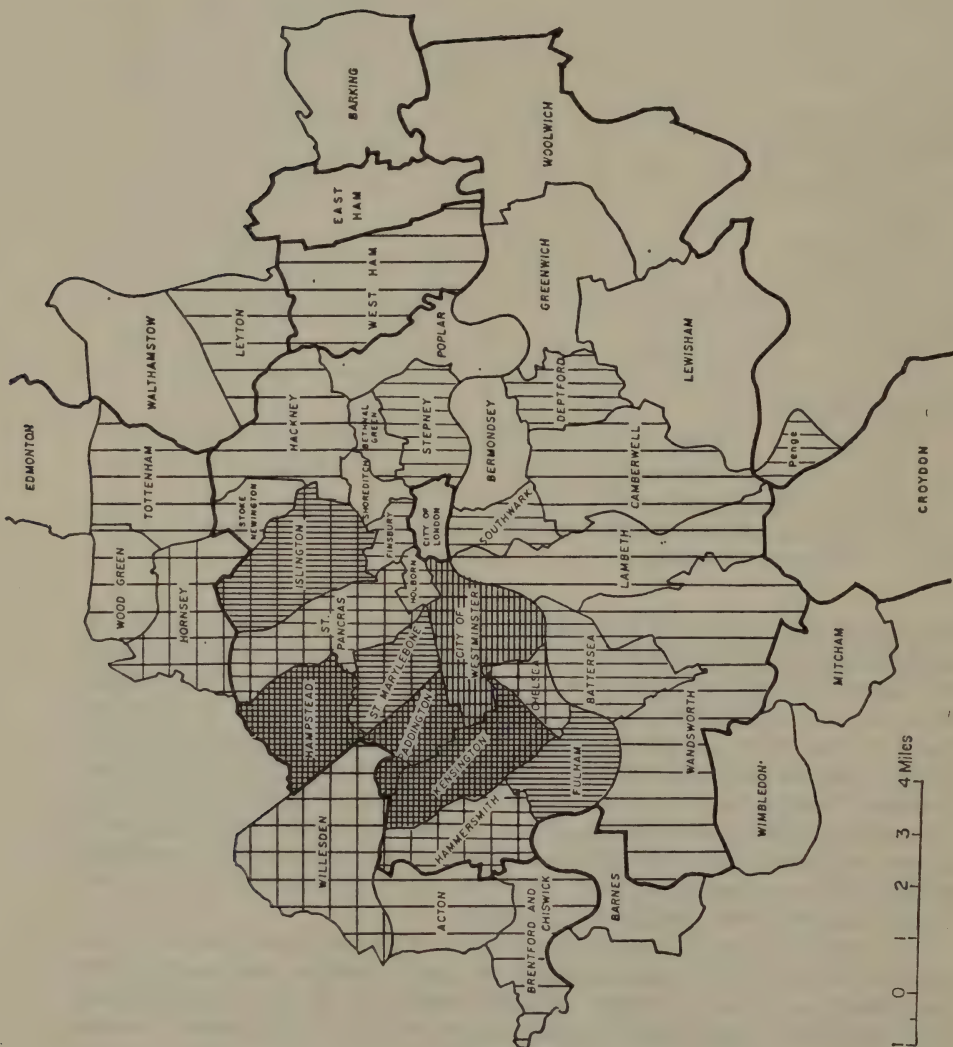
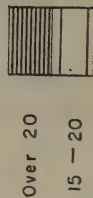


Fig. 7



have recently been able to give very few tenancies to young households, and since there are many who cannot afford to buy a house, the great majority of young people lived in privately rented accommodation. The 1963 Tenant Inquiry showed that nearly half of the young households (where the head of the household was under 30) in privately rented housing were living in

**Table 4.26 Districts where more than 15% of all households lived in furnished accommodation, 1961**

Local authority	Households in furnished accommodation		
	All sizes of household		Households of 3 or more persons as % of all households in furnished accommodation
	Number	As % of households in all types of accommodation	
Kensington	23,790	37	19
Paddington	15,930	35	18
Hampstead	12,230	32	19
Westminster	5,830	20	14
Hornsey	6,440	18	25
St. Pancras	7,730	18	23
Willesden	9,940	18	29
Hammersmith	6,500	17	29
Islington	13,950	17	32
Stoke Newington	3,060	17	29

furnished accommodation and half in decontrolled unfurnished accommodation. Most of these households were not in existence when the 1957 Rent Act was passed and only 3% had controlled tenancies. Four out of five lived in multi-occupied dwellings. A lower proportion of households where the heads of the households were in their forties lived in furnished lettings, but of all households, young and mature, which contained children under sixteen, one in seven lived in furnished lettings, four in seven lived in uncontrolled unfurnished lettings and only two in seven in controlled tenancies. Only one third had a house or flat to themselves. Elderly people (over 60) enjoyed the highest proportion of controlled tenancies. Two-thirds of these households had controlled tenancies and three out of five had a whole house or flat.

As well as being the group which most often lived in rooms in multi-occupied houses rather than in a separate dwelling, and which had fewest controlled tenancies, the young households were those most frequently overcrowded. The 1963 Tenant Inquiry showed that statutorily overcrowded households in privately rented housing were almost all families with young children. Most of these households had not been overcrowded when they moved in; the growth of the family had produced the overcrowding. Half of the heads of these households were born outside Great Britain.

The problems of the newcomer to London are more extreme. Those who have low incomes are almost wholly dependent on privately rented housing

and particularly on furnished accommodation, partly because most are at first without the means to equip unfurnished accommodation, but mainly because furnished rooms are more often available because of the frequent moves made in this sector. We have found too that they are also more often advertised than unfurnished lettings. In our survey of accommodation to let in August, 1964 (Appendix IV), about 97% of the lettings for which we obtained information were furnished. Very few were self-contained, and three out of four of the lettings available were single rooms. Our conclusion from this survey was that a family on an average or below average income would have been forced to live in two rooms at the most, or even one. The shortage of rented accommodation has resulted, particularly in immigrant areas, in the "rent per bed" system of letting and a tendency for the number of single room lettings to increase. We have even heard of a landlord dividing a room into separate lettings by chalking marks on the floor, and a single room letting divided into space for two households by blankets hung up across the room. In the evidence we received from the Centre for Urban Studies we were told of the position that faces newcomers in North Kensington: "There is a new stratum—people who move to, or within, London—who are needed on the local labour market and are usually tied to a central location, but for whom there is hardly any space. Social status or income as such, unless it is in the top brackets, is not of much help to them. And if they belong to the "lower social order" as most of them do, they experience the housing problems of "established" people of the same ranks in an accentuated form. And they are most vulnerable if they belong to one sub-stratum—that of recent arrivals who are coloured".

The most extreme consequences of housing stress in London is actual homelessness: 1,500 homeless families (7,000 people) were living in local authorities' welfare accommodation in 1964. There are also about 1,000 children in the care of the authorities primarily because of the housing difficulties of their families, and we know of old people similarly placed, though we have not been able to find out how many there are. One welfare authority told us that the hostels provided "are normally full to capacity at all times" and that accommodation had to be sought for the homeless from voluntary organizations. These are only the homeless who qualify for welfare accommodation: there must be many more who do not. Single people and couples without children are almost invariably excluded from such accommodation. It is also the policy of a number of welfare authorities to refuse to admit husbands, and families without a mother. From the figures available, the boroughs in the County of London with the highest incidence of homelessness appear to be Hackney, Lambeth, Islington, Deptford, Stepney, Stoke Newington and Hammersmith.

The families that lose the race for scarce accommodation are by no means all "problem" families: the most common is the unskilled worker with wife and several children, and in many cases their below average income has been reduced by unemployment or sickness. Welfare authorities have made considerable efforts to provide suitable accommodation but the distress and the disruptive effect on family life of living in such accommodation can easily be imagined. One authority explained what happens to homeless people when they enter a "reception centre". The family is first allocated a cubicle or room: then "reliable complete families with housing prospects" are transferred, when a vacancy becomes available, to huddled accommodation.

From there, "when rehoused by local authorities, some families are first allocated intermediate accommodation prior to permanent housing". In such a case the homeless family although fortunate in ultimately getting a permanent local authority tenancy, would do so only after moving house at least four times. This sequence of events is illustrated by a series of letters written by the mother of an evicted family, submitted to us in evidence by the Advice Bureau of a group of national newspapers. We have no reason to doubt its authenticity. The story began in July 1963 when she wrote, "We have been given four weeks notice to quit this house . . . . we were evicted from the last house (in 1957) through the Rent Act . . . . Have been to Town Hall again this morning and they tell me that we had better find somewhere . . . . we are sick to death of being pushed out of privately owned old property. We have lived (in this borough) for 20 to 30 years and always paid our rent. It seems we are nothing so long as people can make big money". After the expiry of the notice she wrote, ". . . . the day of eviction, we were sent to Tooley Street L.C.C. Welfare Centre after having stored our home . . . . all allowed to stay together which is a great blessing. The welfare officer, matron, and colleagues have shown great courtesy and kindness. In 2 or 3 weeks time we are to be moved to one of their Centres" . . . . The next two letters came from the Centre: "We will probably be here 6 to 8 weeks. My husband and son share one room and my daughter and I the other . . . . to keep together . . . . The children are beginning to get despondent and the girl is losing her smile. They miss their friends as it is such a long way from here. The rent is going up on November 12th making it £3 12s. 6d. a week for us and I am paying £1 5s. 0d. a week storage for furniture. With insurances and other bills we don't have enough left to live on. We are going through all our bit of savings; we must not get into debt here or the council will not house us". Later, after the family had moved to a short-stay flat, the letters continued. The family was now living in their home borough, "the one direction we wished to come. I was so excited, I ran upstairs to tell my neighbours . . . . How lovely to be surrounded by our own home again. Expect we shall be here nine months or so and then be granted a new house or flat".

### III. The housing shortage

#### The effects of shortage

The aspects of hardship we have analysed statistically are the direct or indirect consequences of the shortage of housing in London. Whereas the most distressing manifestation of "absolute" shortage is seen in the number of people who are actually homeless, another important aspect of shortage, about which little is known, is the extent to which it inhibits the formation of new households or discourages others from coming to London. Attempts have been made to estimate the extent of the "concealed" demand within existing households, but little is known about how many households leave London simply because of the shortage of housing or how many more are



discouraged from coming to London even though the employment they need is available to them there. It is evident however that one result of the tendency for employment opportunities to outpace the supply of living accommodation is that families split up. Men from areas of heavy unemployment, who have found work in London, often have little hope of finding suitable accommodation for their wives and children.

A more insidious effect of the shortage is that it perpetuates many of the bad living conditions which we have described, in that improvement and renewal are retarded by lack of alternative accommodation for the people who would be displaced by such processes, or the resources for redevelopment are diverted to areas of lesser need because the numbers to be displaced there are fewer. A site cannot be cleared until those living there have been rehoused and the new housing on the site cannot always take the same number of people as were removed. Moreover, statutory powers, though in theory adequate to deal with overcrowding and the worst effects of multiple occupation, are virtually unused in some districts where the problem is most acute. This may be due to the fear that any action taken is likely to result in evictions to relieve overcrowding, to obviate the need for extra facilities, to make room for extra facilities, or simply as a reprisal against tenants whose complaints have prompted action by the local authority. The use of the available powers in a situation of acute shortage therefore tends to improve the situation in terms of dwellings but may shift the people suffering bad conditions into equally unsuitable accommodation elsewhere, or may even make them homeless. Several authorities have told us that for this reason their policy is to take little or no action under the overcrowding provisions of the Housing Act 1957, and we find this understandable. Kensington Borough Council took action under their overcrowding powers in Golborne ward, in which 40% of the population lived at more than  $1\frac{1}{2}$  persons per room (1961) but the Medical Officer of Health reported in 1963 that there had been considerable condemnation of the Council's action. It was felt, however, that they had "no alternative but to carry out their statutory duty to abate overcrowding. If they failed to do so, conditions . . . would soon become such as to render the Council liable to severe and justified criticism" (Medical Officer of Health Report, 1963).

Many local authorities have told us of the frustration of their efforts to improve conditions. Hackney Borough Council outlined a situation which appears to be common: "The landlord says, 'The local authority is saying that no more than 10 people are permitted to be in this house. We have 14. Four of you have to go'. He is not the loser . . . because he immediately increases the rents of the residual number . . . so that his income remains the same". In a nine month period in 1964, Hackney Borough Council served 480 directions to limit the number of persons in multi-occupied houses, but the view of the officers was that they were "creating a battlefield where the local authority cannot provide the ambulance service to take off the wounded". This was inhibiting further use of the provisions of the Housing Act 1961. For the same reason, the council had felt unable to exercise their powers under Section 15 of that Act to require owners to provide additional amenities in accordance with the number of people living in a multi-occupied house. "Apart from any difficulties in actually operating Section 15, a survey of the average property has shown that in order to put in the amenities for the people living there you start off by saying at least six of them will have to

go". The choice is between two evils: on the one hand, allowing over-occupation to continue, and on the other, insisting on improvements which at best cause distress, and at worst result in homelessness.

Several authorities felt that they could more easily prevent the further spread of bad conditions if they had some control at the point before which a house went into multiple occupation. As the law stands, a house must be multi-occupied before action can be taken to mitigate the situation. In a Ministry circular issued to local authorities on the Housing Act 1961 (Circular 16/62), it was urged that they "should not hesitate to make grants and accept any necessary rehousing of families who would need alternative accommodation". Our evidence suggests that if authorities could rehouse the families displaced by relieving the over-occupation of multi-occupied houses, there would be no problem. The difficulty is that in London many of them cannot: the scale of the problem is beyond their resources. Not only are their building programmes largely devoted to rehousing from clearance areas, but they would face understandable resentment from people who had spent many years on the waiting list if they were to rehouse families from overcrowded multi-occupied dwellings, many of whom are new to the area. Moreover, since they have no powers to prevent further unsuitable houses being subdivided and over-occupied the need would be endless. As long as a large labour force employed at modest wages is required to provide the essential services of London these problems are likely to persist, unless special provision is made for those in need.

### **Maldistribution or shortage?**

It has been suggested to us that the problem in London is one of maldistribution of housing rather than absolute shortage. In 1961, housing was so unevenly distributed that  $1\frac{1}{2}$  million people had less than one room each, although there were enough rooms to allow, theoretically, one for each person and still have a surplus of about  $3\frac{1}{2}$  million.

We point out in Chapter 12 that in Paris, Oslo, Copenhagen, Amsterdam and Hamburg (five of eight cities examined) there are certain controls on the distribution of private rented housing that help to improve the distribution of space. In London, only local authority tenants, a fifth of all households, are housed without appreciable under-use or over-use of space. Any voluntary improvement of the distribution of space in the private sectors would be desirable, but it would clearly be very difficult to achieve this while the shortage of small dwellings persists. Several local authorities, particularly in the suburban districts developed in the inter-war period, told us of elderly owner occupiers wishing to exchange their family-size house for a small flat. In most of these districts there is very little accommodation of this sort. It would be useful to find out more precisely the scale of this kind of demand, perhaps with a view to encouraging local authorities or housing associations to assist voluntary redistribution by building for rent, for sale or for "co-ownership" and by extending and simplifying the arrangements already available for buying the larger vacated houses which could then be let to families on the waiting lists. But the majority of people clearly prefer to have as much space as they can afford: for any given size of household, the wealthier it is, the more likely it is to be "under-occupying" its dwelling. Nearly two thirds of the households who had two or more bedrooms in excess of their "needs"



in 1960 (as defined by the "bedroom standard") did not feel they had more space than they needed and few people said, when asked about this, that they were in fact trying to move or thinking of converting or letting their surplus space. Furthermore, as the London County Council suggested to us, many of those who can pay London prices for houses are small households: "Increase in owner occupation thus unavoidably tends to accentuate the under-use of accommodation". If present trends continue, therefore, the maldistribution of housing space is likely to be intensified.

For these reasons, the present patterns of building are unlikely to assist, except by a very slow process, the stratum of London's population which is caught in the shortage situation. Between 1951 and 1961 the number of dwellings in the County of London increased by 15%, but the number of households living at the most crowded level (more than  $1\frac{1}{2}$  persons per room) only fell by 7%, although the population as a whole decreased by more than 5%. Thus, unless new dwellings are allocated strictly to those in need, a much greater number would have to be built in order to meet the "economic demand" as well as the need.

### **Estimates of shortage**

The estimates of shortage we have looked at vary considerably, according to the standard of housing need adopted. No-one would question that homeless families need houses; but, beyond this, there are the needs of the far greater number of people who have a home of some kind, but are living in conditions which are unsatisfactory for various reasons: because they are crowded into accommodation which is too small for them, or because the house is in poor condition, or its facilities are inadequate. It is difficult to quantify these hardships and impossible to determine precisely how far they "overlap" each other, i.e. are suffered by the same people, who are therefore liable to be counted more than once if we simply add up statistics of the different hardships involved. Since it is also impossible to judge how much of the poor accommodation is likely to be improved, and how many houses could be made satisfactory if households were re-distributed so that fewer people lived in them, it is impossible to say how much of the "shortage" must be met by new building.

The shortage estimates we have looked at are those submitted to us in evidence from the London County Council and the Centre for Urban Studies, and those contained in Dr. P. G. Hall's "London 2000" and the Ministry of Housing and Local Government's South East Study. The starting point for all these shortage estimates is the extent to which the number of dwellings (2,427,000) falls short of the number of households (2,674,000). This "crude net deficiency" (247,000) is, in effect, simply a measure of multiple occupation, in that it is based on the assumption that each household should have its own "separate dwelling". In the case of the Ministry's estimates and those made by Dr. P. G. Hall, the "crude net deficiency" of separate dwellings is adjusted to allow for three factors: (a) some accommodation in multi-occupied dwellings is reasonably separate and can therefore be deducted from the "crude net deficiency", (b) single-person households living in multi-occupied dwellings do not all need a separate dwelling and some can therefore be deducted from the "crude net deficiency", and (c) "concealed" households who want or should have accommodation of their own, are living as part of other



households because of the shortage and must therefore be added to the "crude net deficiency". A shortage estimate of at least 150,000 is given in the Ministry's South East Study, using the above method, but since very little of the 1961 Census data was available at that time, the adjustments to the "crude net deficiency" had to be based largely on 1951 data. Using 1961 data, the Ministry recently made a revised estimate, which gave a shortage of 185,000. The Ministry has also attempted to bring this estimate up to date, by examining changes in the stock of dwellings and the number of households between 1961 and 1964, and concluded that the housing shortage in London had grown worse since 1961—from about 185,000 in 1961 to perhaps as much as 230,000 by 1964. The reasons for this are two-fold: first, the rate at which new dwellings are being provided appears to have slackened, continuing a trend already established during the late 1950s. Secondly, the effects of the reduced supply are being aggravated by an accelerated growth in the number of households. Further study of these trends must await analysis of 1961 Census data on household formation.

The same basic method was used by Dr. Hall, but a higher allowance was made for single-person households requiring separate dwellings of their own. The standard he used would give separate dwellings to 30% of all single-person "sharing" households and to 75% of all 2 person "sharing" households. (The Ministry's standard allowed for 25% of all single person "sharing" households\* to have separate dwellings.) Dr. Hall also used a higher figure of "concealed" households, giving a shortage of 225,000 for 1961 (based on data from the 1951 Census). The London County Council, too, made a higher allowance for "concealed" households. They estimated that the "crude net deficiency" of dwellings in the County—190,000—needed to be increased by perhaps a third to allow for this unsatisfied need, giving a shortage of about a quarter of a million in the County in 1961. No adjustments were made, however, either for small households not requiring a dwelling of their own or for reasonably separate accommodation in multi-occupied dwellings.

Since these methods start from a deficiency that represents multi-occupied dwellings, they disregard hardship found in dwellings which are not multi-occupied. Half of all overcrowded households had dwellings of their own and, although the lack or over-use of facilities is concentrated to a considerable extent in multi-occupied dwellings, over 80% of all dwellings without a bath were separate and not multi-occupied. The Centre for Urban Studies provided us with an estimate of housing shortage which took into account both the "net deficiency" of dwellings and the need for replacement or rehabilitation of obsolete housing. The lack of a fixed bath was used as the criterion and obsolete dwellings, defined in this way, were added to the "net deficiency", giving a total shortage of 779,000. No allowance was made for "concealed" households or for single persons who did not require separate dwellings. The Centre emphasized that it was not possible from the data available to indicate "with any reasonable degree of accuracy either the extent to which this massive shortage might be met by rehabilitation and conversion as distinct from entirely new building, or the distribution by size of the dwellings needed to meet the shortage". Dr. Hall also made an estimate of "obsolescent dwelling units" to be added to the shortage, or what he called the "excess of

---

\* No allowance was made for two person households not wanting a separate dwelling of their own.

demand". Two standards were used to measure the extent of obsolescence: the possession of all domestic amenities, used also to define reasonably separate accommodation, and a lower standard, also used by Mr. J. B. Cullingworth, which required four of five facilities (piped water, cooking stove, kitchen sink and W.C. but not necessarily a bath). This combination was identified in the 1951 Census but not in 1961.

The estimates we have quoted are as follows. It should be remembered that they are not all for the same area, nor are they all based on 1961 data.

	<i>Estimate</i>	<i>Area</i>	<i>Date</i>
<i>London County Council</i>			
(a) shortage (crude)	190,000	L.C.C.	1961
(b) "probable true shortage"	250,000	L.C.C.	1961
<i>Centre for Urban Studies</i>			
(a) shortage ("net deficiency")	263,000	Greater London Council area	1961
(b) net deficiency plus obsolete housing in need of replacement or rehabilitation	779,000	Greater London Council area	1961
<i>Dr. P. G. Hall</i>			
(a) shortage ("excess of demand")	121,000	L.C.C.	1961
	225,000	Conurbation	1961
(b) "obsolescent dwelling units"			
(i) high standard	488,000	L.C.C.	1951
(ii) low standard	265,000	L.C.C.	1951
<i>Ministry of Housing and Local Government</i>			
(a) shortage (South East Study)	150,000	Conurbation	1961
(b) shortage (revised estimate based on 1961 data)	185,000	Conurbation	1961
(c) shortage (estimate for 1964)	230,000	Conurbation	1964

### **Our own view of the housing shortage**

The starting point of all the estimates we have quoted is an answer to the question: how many extra dwellings would be required if every household were to have its own separate dwelling? We have not attempted to provide yet another answer to this question nor have we tried to decide which of the estimates is the most reliable. Our main reason for this is that we feel multiple occupation (i.e. the sharing of dwellings) to be too crude a measure of shortage, in that it covers housing conditions ranging from the satisfactory to the most squalid. Furthermore, we think that overcrowding should be treated as a separate item in estimating housing needs, whereas in the figures we have quoted it is included only in so far as it overlaps with multiple occupation.

To provide a more meaningful estimate of the number of additional dwellings required to meet the current shortage, we would need to know the housing standards the government intends to achieve, how much of the existing stock of dwellings can be improved, and the rate of improvement to be expected. Moreover, we would need to know a great deal more than we do about "concealed" households and future household formation. In the absence of such information, we confine ourselves to considering separate aspects



of the housing shortage in turn. First we examine the unsatisfied need for separate units of accommodation, as manifested in three ways: in homelessness, in the existence of composite households, (that is, those containing "concealed" households), and overcrowding. The second of these measures overlaps to some extent with the third: some composite households are overcrowded and would cease to be so if they split up.

In London in 1964 there were 1,500 homeless families—about 7,000 people—in local authority welfare accommodation. More difficult to quantify is the number of "concealed" households which are split up or living as part of other households until they can find their own accommodation. The 1960 Housing Survey attempted to discover how many households contained people actively trying to move, and it was estimated that 45,000 additional households would be formed by splitting up if they could find accommodation. The Rowntree Trust Housing Study asked a similar question in 1962 and estimated that 3% of all households contained a "concealed" household—approximately 60,000 in Greater London. On a completely different basis, "family nuclei" have been identified from Census data. Having identified the "Primary Family Unit" in each household, a further family nucleus was indicated where the remaining members of the household contained either (a) "a married couple and their child(ren) if any and (b) a lone parent provided that he or she is accompanied by child(ren) . . . . On this definition a family nucleus must contain at least two persons; married ancestors are included in the Primary Family Unit and are not shown as family nuclei". On this basis there were about 80,000 family nuclei within the total number of households in the conurbation in 1961. This is a more inclusive estimate of need since it presumably includes those who, because of the shortage, have given up active search for housing. It excludes, however, lodgers and most elderly people living with their children but presumably includes a number of people who do not want separate accommodation. In sum, all we can say about "concealed" households in Greater London is that their number, according to the estimates available, probably lies in the range between 45,000 and 80,000.

A third indication of unsatisfied need is the extent of overcrowding. Few households can be content to live in overcrowded conditions, particularly if they are living in multi-occupied dwellings with inadequate facilities. There were 119,380\* severely overcrowded households (more than  $1\frac{1}{2}$  persons per room) in 1961 of which 60,270† were living in multi-occupied dwellings. A further 221,760‡ households were less severely overcrowded (more than 1 person per room but not more than  $1\frac{1}{2}$  persons per room).

Although some overcrowding could in theory be eradicated by redistributing households to accommodation of a size more appropriate to their needs, this redistribution is very unlikely to take place in practice; overcrowding can therefore be used to give another indication of additional housing space required. We have estimated from Census data how much more space would be needed if the occupation density of all households which have more than one person per room were reduced to exactly one person per room, a level approximately equivalent to the "bedroom standard" quoted earlier. The

---

\* Lines 1 & 2 of col. 4, Table 4.27.

† Lines 1 & 2 of cols. 1 and 2, Table 4.27.

‡ Line 3 of col. 4, Table 4.27.



result of this purely arithmetical exercise was that about 537,000 extra rooms (i.e. in addition to their accommodation in 1961) would be required to give the crowded households one room per person. We must make it clear, however, that although the 1,500 homeless families sheltered by local authorities are a distinct group that overlaps with no other, some of the overcrowded accommodation units probably contained "concealed households" and these two needs therefore overlap to some extent.

Our second approach to the problem of assessing housing shortage is to estimate the numbers of households in urgent need of better housing because they live in accommodation that is clearly unsuitable for specified reasons, and in this case we have eliminated overlap between the various groups involved.

For this purpose we have chosen two main criteria—overcrowding and lack of facilities—and we have related these to each other, on the assumption that the hardships imposed by lack of facilities depend partly on the size of the household and the degree of overcrowding involved. Thus, for example, the Census identifies those households in multi-occupied dwellings which are without their own kitchen stove and sink. But although the lack of these facilities is commonly used as an index of need, it covers a wide range of living conditions from the large family sharing a kitchen with several other households, to the student renting one room in a family house, and making occasional use of the kitchen. We have therefore assumed (a) that overcrowding and lack of facilities are in general more tolerable for small households than for those of three or more persons, and (b) that they are more tolerable for those with a separate dwelling of their own than for those in multi-occupied houses.

Our analysis is handicapped, however, by the lack of data. From the way in which Census data are processed it is not possible to discover the degree of overcrowding among households lacking many of the facilities that interest us. Table 4.27 shows households by size, by density of occupation, by the kind of accommodation they occupy (multi-occupied or separate dwelling), and by one measure of poor quality housing—the availability of kitchen stove and sink. This is the only available measure of poor quality housing which can be related to overcrowding. The last line of the table (Line 9) gives the total numbers of households without a bath, but for this no breakdown combining type of dwelling with size of household or density of occupation is available.

The figures in the table which are shown in heavy type indicate the particular groups of households which we regard as being in the most urgent need of new or improved housing—a total of 190,090 shown in line 8 of col. 4. We have not included any single-person households, though, as the table shows, 61,110 single-person households are without their own stove and sink. We have also excluded "less severely overcrowded" households (i.e. those living at more than one and up to  $1\frac{1}{2}$  persons per room) if they lived in separate dwellings. It can be assumed that virtually all households living in separate dwellings have a stove and sink, though the Census does not provide data on this point.

In addition to the 190,090 households we have identified as being in urgent need of new or improved housing, there are many more living in poor quality accommodation, as line 9 of the table shows. We cannot tell how many of the 532,390 households without even shared use of a bathroom (line 9 Col. 4) are included in figures shown in heavy type. It is possible, however, by

**Table 4.27 Households by density of occupation, size and quality of accommodation: Greater London Conurbation, 1961**

	Density of occupation and size of household	Households living in multi-occupied dwellings		Households living in separate dwellings (i.e. not shared)	Households in all dwellings
		without own stove and sink	with own stove and sink		
(1)	<i>Severely overcrowded</i> (more than 1½ persons per room) 3 or more persons 2 persons	(1) 13,130	(2) 24,000	(3) 51,930	(4) 89,060
(2)		13,050	10,070	7,200	30,320
(3)	<i>Less severely overcrowded</i> (more than 1 but not more than 1½ persons per room) 3 or more persons	8,310	39,440	174,010	221,760
(4)	<i>Not overcrowded</i> (1 person per room or less) 3 or more persons 2 persons 1 person	8,980	87,310	1,031,480	1,127,770
(5)		21,180	134,570	644,610	800,360
(6)		61,110	111,710	271,400	444,220
(7)	TOTAL, ALL DENSITIES OF OCCUPATION Total in heavy type (most urgent need)	125,760	407,100	2,180,630	2,713,490
(8)		64,650	73,510	51,930	190,090
(9)	Total number of households without a bath*	40,490	151,720	340,180	532,390

Source: 1961 Population Census

\* No breakdown available by density of occupation or size of household combined with type of dwelling.

estimating the maximum and minimum overlap\* to say that, in addition to the 190,090 already identified, between 366,460 and 532,390 households are in need of new or improved housing because their accommodation provides no access to a bath.

The customary methods of estimating current housing shortage answer the question which seems superficially to be the most relevant for programming and policy-making—how many extra dwellings are needed to provide every household with a separate dwelling? But this question focuses attention upon multiple occupation and takes inadequate account of bad living conditions in unshared dwellings. The shortage is therefore represented in terms of only one of its symptoms, and one, moreover, which gives rise to a very wide range of conditions, by no means all of which are worse than the bad conditions found in unshared dwellings.

The question which we have chosen to pose are necessarily restricted by the available data. We have shown that there are 1,500 homeless families and a further 190,090 in urgent need of better housing. In addition there are between 366,000 and 532,000 households in dwellings requiring improvement and replacement because their occupants have no access to a bath. There are also between 45,000 and 80,000 “concealed” households for whom separate accommodation cannot yet be found, but some of these “concealed” households are probably living with those already listed as being in urgent need, and accommodation provided for them would therefore eliminate some of the overcrowding that gives rise to these needs.

#### IV. Future housing needs

As a postscript to our analysis of the present shortage we make a brief examination of the way in which this situation is likely to evolve during the next few years. The rehousing of those now living in unsuitable accommodation and the replacement or improvement of obsolete dwellings would take a considerable time, even if the present rate of building in the conurbation were entirely diverted to meeting these needs. Moreover, there are indications that the back-log of housing needs is growing, because the number of households in London appears to be increasing at a higher rate in the 1960s than in the 1950s, and because the rate of building in the conurbation has been falling. Meanwhile, the post-war bulge in the birth rate, which reached its peak in 1947, is now beginning to move into the household forming age groups, and the rate of growth in the number of households will continue to increase

---

\* For example, there are 40,490 multi-occupying households without their own stove and sink which also are without access to a bathroom (line 9, col. 1). If these were all found among the 61,110 single-person households in this group, there would—as a minimum—be no overlap with the total in heavy type in col. 1, which excludes single people. But the total in heavy type in this column is greater than the total without a bath, and therefore—as a maximum—the overlap could be complete; i.e. the elimination of all the hardship groups we have shown in heavy type *could* entirely eliminate the lack of baths. In cols. 2 and 3, by the same process, the overlap between the heavy type totals and the total households without baths could lie between minima of nil and maxima of 78,210 in col. 2 and 288,250 in col. 3.



during the next few years. In London this growth will be rendered still greater by the influx of young people who come here from other parts of the country to work. This is likely to continue despite the steps now being taken to control the growth of employment. Thus there will be an increasingly urgent need for small dwellings, particularly in the inner areas of the city.

Young people seeking the cheaper and smaller units of accommodation have traditionally relied on privately rented housing, often furnished, often in multi-occupied property. Competing with them for this accommodation are low-income families with young children, elderly people, and others—for example, migrants from Ireland and further afield—who for various reasons have been unable to find homes better suited to their needs. As these pressures increase in Inner London, as conversions and improvements take place, attracting the better-off households capable of paying the higher rents which follow such modernization, and as slum clearance proceeds, raising standards and reducing densities, there are signs that the subdivision and multiple occupation of housing tend to spread outwards.

Thus although there has been a widespread reduction in multiple occupation over London as a whole, there have in some areas been increases in overcrowding, in the number of over-crowded single-room lettings, and in the number of more intensively multi-occupied houses. The areas where these signs of increasing stress are to be seen are:

Hackney	Willesden
Hornsey	Islington
Kensington	Hammersmith
Stoke Newington	Lambeth

In Table 4.24 we have identified some of these areas as those where the symptoms, of stress are most acute but others lie in the path of the pressures forced outwards from these more central areas. Their situation will probably grow worse during the next few years unless steps are taken to relieve and control these pressures.

The Government has not been unaware of these dangers. Its most extensive analysis of the problem—the South East Study—examined the needs of London and the surrounding region during the period 1961–1981, and stressed the impossibility of meeting these needs within London itself. It was estimated that 550,000 extra dwellings would be required during this period; 150,000 to “make good” the current (1961) shortage and 400,000 to cater for growth in the number of households. London’s additional capacity, however, was thought to be 200,000 dwellings at the most. These were expected to be provided in the following way:

Remaining vacant land	30,000	} net gain
Private redevelopment of low density areas	90,000	
Subdivision of dwellings (i.e. conversions)	45,000	
General redevelopment	25,000	
	<hr/> 190,000 <hr/>	

The 350,000 surplus households which could not be housed in these additional dwellings would have to find homes outside the conurbation if the shortage

is to be eliminated. Translated into terms of people, London would have an overspill of more than a million. This overspill would cancel out the natural increase of a million expected during the period to 1981, and on these assumptions the total population would therefore remain more or less at its 1961 level.

The reception accorded to the South East Study suggests that many of its readers failed to appreciate that it was concerned solely with the problems of the region in the very broadest sense. It did not deal with the internal planning problems of London—far less did it present a *housing* policy. Its purpose was to explore past trends, make certain assumptions about the modification of those trends, and suggest a broad strategy for dealing with the problems of the region as a whole. The assumptions made in the Study will not be realized in practice unless steps are taken to that end. Thus it is with no intention of criticising this Study that we explore the meaning of these assumptions for the different field of housing policy, and consider the likelihood of their being verified in practice.

It should first be repeated that the shortage estimate of 150,000 for 1961 has, with improved data, been revised to 185,000 and then, for 1964, tentatively estimated as 230,000. Since the original estimate could not be based on a detailed analysis of the rate at which households were forming, this upward revision does not surprise us. The study also discusses the possibility that those who cannot find a separate dwelling in London should move, and points out the implications of this overspill for the surrounding region. But for generations the shortage of dwellings in London has led to multiple occupation, and although the situation has in recent years been considerably eased by outward migration, multiple occupation has continued to meet the needs of those who for one reason or another are not able to move to more suitable housing outside London.

The Study deals only with net movements, and does not attempt to investigate what detailed chains of movement would be needed to produce the end result envisaged. Thus the Study assumes that the net effect of providing the 150,000 dwellings needed to make good the shortage would be to house those hitherto forced by this shortage to live in multi-occupied dwellings (for this, in effect, is how the "shortage" is defined): but an examination of the "capacity" side of the balance sheet suggests that under present circumstances this would not happen in any direct way, if at all, since of the total of 200,000 dwellings to be provided, 135,000 would result from "private redevelopment of low density areas" and the "subdivision" or conversion of existing dwellings. Unless positive steps are taken to reverse past trends in the allocation of land and housing, neither of these sources of supply is likely to contribute much towards meeting the needs of those living in multi-occupied dwellings. Both will provide largely for the middle and upper income groups. The same is likely to be true of the 30,000 dwellings which can be built on London's "remaining vacant land". The 25,000 dwellings representing a net gain on "general redevelopment" would therefore be the principal item on the "capacity" side of the balance sheet, a part of which might meet "needs", as opposed to the "economic demand" of the middle and higher income groups.\*

---

\* A further contribution to the meeting of "needs" may be expected from a number of "windfall" sites (airport and railway land, for instance) not considered in the South East Study.

Thus the proposals of the Study will only be realised if there is a general "filtering-up" into better accommodation, with the net effect of making room for those now in multi-occupied property, but it is by no means certain that new building will have that effect. Even the new schemes for planned overspill will not necessarily be of direct help to the families living in multi-occupied dwellings; many of these families will not wish to leave London or will be tied to London by their work, and excluded from new and expanded towns for this reason, or by their inability to secure the more skilled jobs available in those towns.

We conclude that an acceptance of the assumptions examined in the South East Study may indeed help to ensure that housing potentially sufficient for the region's growth is provided in centres outside Greater London—that is to say, these assumptions may come to be incorporated in *planning* policies for the region. Nevertheless the present structure of employment and the present distribution of incomes in London, allied to a variety of other social factors, will compel many of those who now live in multi-occupied housing to remain in London; and unless radical changes occur in the field of *housing* policy such people will continue to live in multi-occupied housing—for the additions still to be made to the stock of dwellings in London will mostly be taken by other people. It follows that the realisation of the projections made in such an analysis cannot be achieved in the field of planning policy alone, but depend, on effective and positive policies in the fields of employment and housing in London.



## CHAPTER 5

### CONDITION OF LONDON HOUSING

#### Introduction

To fulfil our terms of reference, we felt that we needed to obtain a reliable picture of the physical and structural condition of London dwellings—not only those considered unfit but also those in various stages of obsolescence. We needed an appraisal according to such criteria as the state of the basic structure; the incidence of damp; the size of rooms; the standard of lighting, ventilation and heating; the possession of, or need for, a sink, bath, hot and cold water, W.C., facilities for the storage, preparation and cooking of food, electricity and gas. We needed to know whether the dwelling could satisfactorily be provided with the amenities it lacked and the structural defects repaired to an acceptable standard, and if so, at what cost. We needed also to know the type of landlord owning the defective property and what repairs and improvements were being carried out or planned. The quality of the immediate environment was also important; because although an individual dwelling may be capable of having its useful life extended it may not be worth spending money upon it if it is in an area where congestion and bad layout are acute and the general condition of the other buildings is of low standard.

Unfortunately no such comprehensive survey and classification of London's stock of dwellings has ever been made and we ourselves were unable with the limited time at our disposal, to undertake one. Some data are, however, available on three useful measures of the condition of dwellings: the possession of domestic amenities, the state of maintenance, and the extent of unfitness. The picture of the condition of London dwellings that follows is nevertheless incomplete.

#### Domestic amenities

Compared with the rest of the country, London has proportionately fewer pre-1880 dwellings and fewer dwellings assessed as unfit for human habitation, but the rest of the country has the advantage in the provision of the domestic amenities. In the rest of England and Wales, at the 1961 Census, 71% of all households had exclusive use of hot water and cold water taps, a bath, W.C., sink and stove, compared with 62% in the Greater London conurbation and only 45% in the County of London. It is true that those households in the London conurbation with separate dwellings of their own were slightly better equipped with amenities than similar households elsewhere, but, on the other hand, London had a much higher proportion of households in multi-occupied dwellings, and therefore sharing amenities, than the rest of the country.

More than one million households out of over two and a half million in the London conurbation either lacked or had to share one of these domestic amenities. Of these million households more than one half were entirely without the use of a bath, and more than one third had to share one. Nearly half shared a W.C. A disproportionate number of those who were without a bath or hot water lived in the inner South London boroughs and the East

End, and a disproportionate amount of sharing of facilities was found in Kensington, Hampstead and Paddington.

Those households with the least accommodation were the worst equipped. Of all the 155,000 households living in one room in the conurbation, 87% shared or lacked at least one facility, 84% shared or had no bath, 80% shared a W.C., and 40% did not have their own sink and stove. Most of these households consisted of one person, but 28% consisted of two or more people.

The extent to which domestic amenities are enjoyed by owner occupiers, local authority tenants and the tenants of private landlords is not fully shown in the 1961 Census material, but the 1960 Housing Survey shows that in the London conurbation tenants of private landlords were worse off than any other group in regard to baths, sinks and W.C.s. This is shown by the following table:

**Table 5.1. Domestic Amenities and Tenure of Households**

		Households owner- occupying	Households renting from local authorities	Households renting from private landlords
		%	%	%
Fixed bath	unshared	85	91	36
	shared	9	4	25
	none	6	5	39
		<u>100</u>	<u>100</u>	<u>100</u>
Fitted sink	unshared	98	96	83
	shared	2	4	11
	none	—	—	6
		<u>100</u>	<u>100</u>	<u>100</u>
W.C. in or attached to the dwelling	unshared	92	92	58
	shared	7	6	39
	none	1	2	3
		<u>100</u>	<u>100</u>	<u>100</u>

*Source: 1960 Housing Survey*

All housing surveys show that in the provision of not only these, but *all* domestic amenities, privately rented housing lags far behind the rest, and that furnished dwellings are less well equipped than unfurnished.

We were given in evidence the report of a survey of parts of North Kensington carried out by the Centre for Urban Studies in 1961. This showed that in the area surveyed only one in four households had exclusive use of a bath, W.C., water supply, kitchen stove and sink and most of these households were local authority tenants. The housing of more than one in five households was so sub-standard that they either lacked or had to share four of these five facilities. Eight per cent of households shared or completely lacked all five domestic amenities. There were quite a number of cases where five, six or even more households had to share a bath. The worst conditions in terms of shared amenities combined with overcrowding were found in privately

owned houses and especially in those in which the owner himself lived and let out part of the premises. It must, however, be borne in mind that the areas selected for this survey were known to be those in which conditions were particularly bad.

The irksome sharing of domestic amenities probably helps to account for the fact that the national housing survey carried out by the Rowntree Trust Housing Study in 1962 found that those who lived in Greater London were generally less satisfied with their housing than those who lived elsewhere. The proportion of households completely satisfied with their accommodation was lower and the proportion of households which would have liked to move was higher.

The picture revealed by the statistics we have examined and by the evidence we have received shows that there is a vast scope for improvement in the provision of domestic amenities in London homes; but it is to be borne in mind that the situation has shown a steady improvement. Some indication of the rate at which this has taken place is given by comparing figures in the 1961 Census with those for 1951. Thus, the proportion of all households with exclusive use of bath, W.C., sink and hot and cold water supply increased during those 10 years from 52% to 62% in the Greater London area as a whole. These figures, which relate to households, show the combined effects of new houses, the improvement and demolition of old ones, and the reduction in the sharing of houses. In the same way, the figures given in the table below show the increase in the proportion of households having baths and W.C.s between 1951 and 1961, though they do not show the rate at which existing *dwelling*s have been improved. They enable us to compare London with the whole country, and show that the improvement between 1951 and 1961 was less marked in London than elsewhere.

**Table 5.2. Domestic Amenities in London and elsewhere 1951 and 1961**

Area	Percentage of households entirely without a bath		Percentage of households sharing a bath		Percentage of households sharing a W.C.	
	1951	1961	1951	1961	1951	1961
County of London .. ..	44	31	18	19	35	30
Rest of Inner Urban Area ..	33	24	19	16	23	17
Suburban areas .. ..	20	11	24	12	24	11
Total G.L.C. Area .. ..	29	20	17	14	24	19
England and Wales .. ..	37	22	8	5	13	6

*Source: Population censuses 1951 and 1961*

The 1963 Tenant Inquiry provided the opportunity to examine private lettings to discover which amenities had been provided between 1960 and 1963. It revealed that the proportion of private tenants with sole use of the



basic domestic amenities had risen slightly: for a bath from 36% to 38%, for a W.C. in, or attached to, the building, from 58% to 60%, for a handbasin from 30% to 35%, and for a supply of hot water at three points, from 23% to 26%. The apparent improvement is, however, scarcely at all due to new installations, which have been provided for only a fraction of one per cent of households. It is mainly explained by the loss to the private sector, or the demolition, of the less well equipped accommodation.

### **The Improvement Grant system**

Improvement grants were introduced by the Housing Act 1949 to encourage owners prepared to improve or convert their property. The original grants were paid only at the discretion of the local authority, who were authorized to pay up to one half the approved cost of improvements or conversions where the estimated cost of the work did not exceed £600. A new form of standard grant, introduced by the House Purchase and Housing Act 1959, could be claimed as of right, and was payable to assist in the provision of all the five standard amenities or such of them as were lacking—bath or shower, wash-hand basin, hot water supply, internal W.C. and food store.

In efforts to make the grants more attractive to owners, the amounts payable and the arrangements governing their payment have been revised in the Housing Repairs and Rents Act 1954, the House Purchase and Housing Act 1959, the Housing Act 1961 and the Housing Act 1964, and a brief account of the details of the legislation is given in Appendix I of this report. The definition of the amenities has also been slightly amended. Grants are payable both to local authorities and to private owners.

Since 1949, 65,000 applications for grants have been approved in the London conurbation of which 28,000 were for local authority housing and 37,000 for privately owned dwellings, but after the introduction of standard grants in 1959, about 10,000 dwellings a year were improved with the aid of both types of grant during the years 1960 to 1964. In 1963, some 5,000 grants of both types were made in respect of local authority dwellings, 4,000 to owner occupiers and 2,000 to private landlords, although it is privately rented dwellings which are most in need of improvement. The 1960 Housing Survey, for example, estimated that 60% of all the dwellings likely to be eligible for standard grant, i.e. those having a life of at least 15 years, were privately rented. Nevertheless in 1963 only 11% of the standard grants which were paid went to private landlords, whereas 34% were paid to owner occupiers and 55% to local authorities.\*

The rate of grant per thousand deficient dwellings was lowest in the County of London and rose considerably towards the outer suburbs. The small number of grants made in the County of London must be due partly to the extensive areas likely to be subject to future clearance which cannot rank for grant. However, it is unlikely that this alone explains the fact, that in the whole Inner area, relatively fewer grants have been made in the areas where the need for improvement and also the demand for accommodation is highest.

There were wide variations in the incidence of grant between local authorities. Five councils have given no Discretionary Grants since 1959, when Standard Grant was introduced, and others have given very few. In some areas the number of Standard Grants given has been negligible. It is clear

---

\*In this paragraph, housing associations are included with private landlords since separate figures are not available.

that the grant system is working very slowly and has so far done little to improve the dwellings and areas in greatest need.

The Rowntree Trust Housing Study has suggested that most of the improvements carried out in privately rented property in the country as a whole between 1958 and 1959 were paid for by tenants. These must have been done without the benefit of a grant, since tenants cannot claim it. It may also be that an appreciable number of improvements are made in London by landlords without obtaining any grant: but many of these would result in a level of rent which would be beyond the financial reach of the original tenants.

Many reasons were given to us for the poor response to efforts made to encourage private landlords to improve their property. An important one is the impact of the tax system discussed in Chapter 3. Another is that rents having been tied to 1939 values during the period of rent control, until the Rent Act 1957, landlords naturally tended to spend as little as they reasonably could on their property; repairs had accordingly in many cases fallen into arrear, and as no grant could be claimed until the premises had been put into a state of repair satisfactory to the local authority, the landlord who wished to claim an improvement grant was faced with a repair bill as well as the necessity to find his part of the improvement grant; and the cost of repairs might well prove to be the larger sum. Again, many landlords might well not have the financial resources available to find their share of the improvement cost, even if they were willing to invest it in the property for the sake of the additional rent return. It is true that this could be borrowed from the local authority, but this meant that the additional rent return would be reduced by the loan interest. Some landlords have only a short-term interest in the property and cannot qualify for grant. Others are only waiting for vacant possession in order to sell their dwellings and so are not interested in improving them. Some landlords are not businessmen, and find the cumbersome process of improvement troublesome to organize, and some are deterred by the rather complicated procedure involved in applying for a grant. In many areas it is difficult to find a builder willing to do the work even if the landlord is prepared to embark upon it.

Some local authorities seem reluctant to give improvement grants, and with notable exceptions, few authorities have taken an active interest in publicising them. In some cases, where property is decontrolled, the rent already exceeds what the local authority would be prepared to approve after improvements had been carried out. In other cases, because of the high level of demand for accommodation, the rent which can be obtained for an unimproved dwelling is as much as can be obtained for one that has been improved, particularly if the improvements involve encroachment upon living space, as when a bedroom is converted to a bathroom or kitchen.

In some cases, particularly tenement flats, improvements cannot be made without moving the tenant out, and he may be a controlled tenant; or he may have nowhere to go while the improvement is carried out.

Other properties may be incapable of improvement without reducing the number of separate dwellings. It must be remembered that until 1964 no improvement grant was available unless the five standard amenities were all provided for the dwelling on an exclusive basis, that is to say, without any sharing by the occupants of any other dwelling. This provision had an inhibiting effect in two classes of property. In the case of many purpose-built flats built in the latter part of the last century or early in this, they were constructed





*(Photograph by Aerofilms and Aero Pictorial Ltd.)*

In parts of North Paddington there are densities of over 200 persons per acre

Recent development in Chislehurst at about 20 persons per acre

*(Photograph by Aerofilms and Aero Pictorial Ltd.)*







*(Photo: L.C.C.)*

Tenements in Southwark included in slum clearance programme

Tenements in Southwark not included in slum clearance programme







Different standards of maintenance in Chippenham Road, Paddington. Most of the large Victorian houses in this area are occupied by several householders

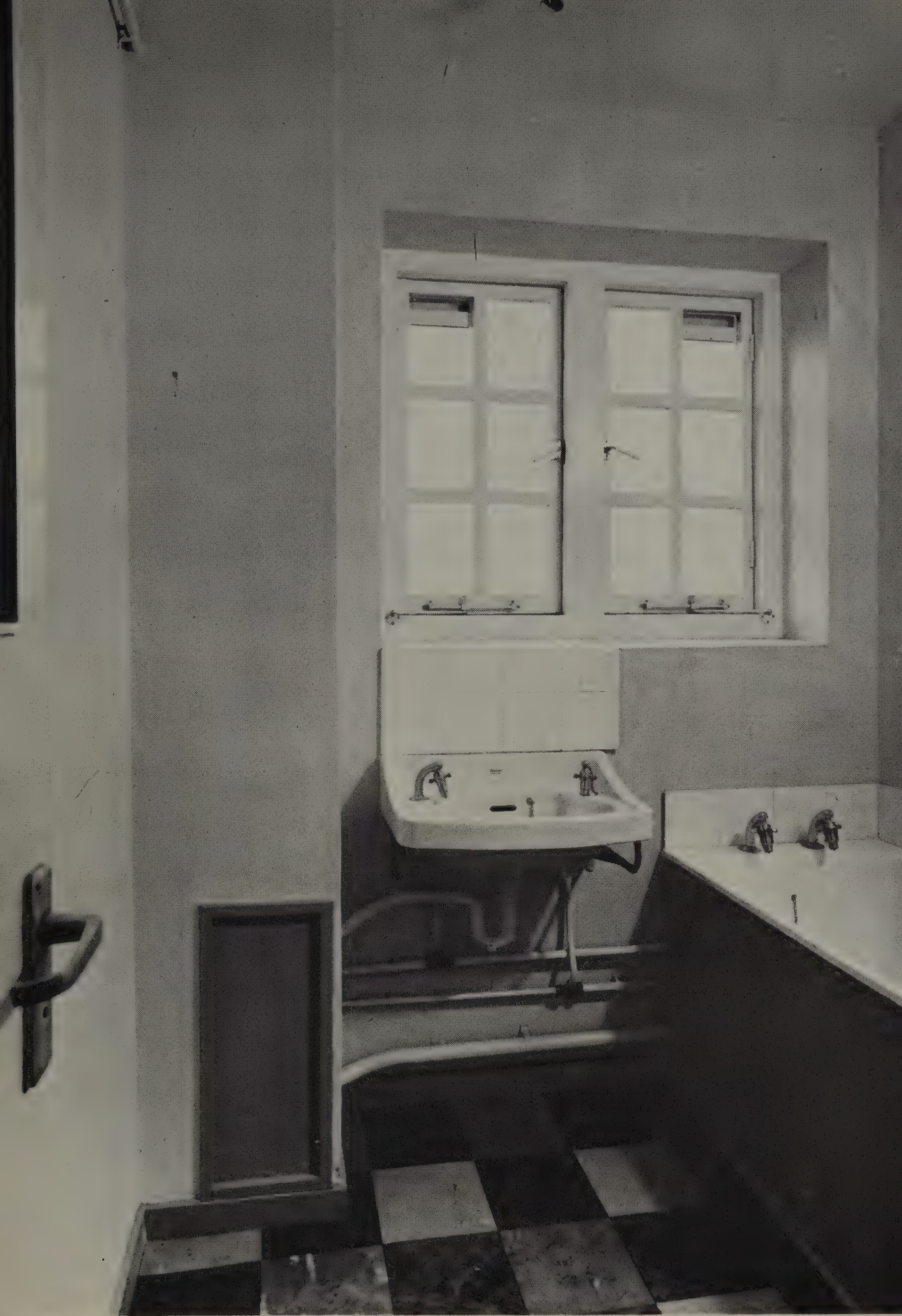






Washing facilities in an unimproved flat  
(*London County Council's Millbank Estate*)





New bathroom recently installed  
(London County Council's Millbank Estate)



*(Architects: Chamberlin, Powell & Bon)*

Golden Lane, Finsbury: 200 persons per acre

In the County of London, residential land is zoned at 70,  
136 or 200 persons per acre





The L.C.C.'s Willowbrook Estate, Camberwell: 136 persons per acre

The L.C.C.'s Foxborough Estate, Lewisham: 70 persons per acre







Cleaver Square, Lambeth, much of which was previously let at controlled rents, now improved and owner-occupied

Mansion flats in Paddington owned by large landlords—4 rooms, kitchen and bathroom, £365 p.a. inclusive. Likely to continue privately let



deliberately upon the basis of sharing some at least of the amenities; where this is so, it is possible without great difficulty to convert into wholly self-contained flats but only at the cost of loss of dwellings. Thus the Guinness Trust, who cater mainly for households of below average income, told us:

"It is not our policy to convert say five associated tenements into three self-contained flats, as, apart from the cost, we feel that to do so would only aggravate the present housing situation. We feel that at the present time it is better that five families should travel third class, rather than only three first class. In other cases the tenant raises objections—he may be unwilling to give up a room for a bathroom because his home is fully occupied or he may be unwilling or unable to pay the resultant increased rents".

In the case of the older large houses built originally for single families, notably for example in Kensington and Paddington, the conversion to self contained accommodation is far more difficult and expensive; yet these are the properties which suffer the highest degrees of multiple occupation. Thus the displacement of families is likely to be exceptionally heavy in these cases; and the high cost and loss of accommodation must have prevented the use of the improvement grant system for many such properties.

The Housing Survey 1960 showed that more than half the private tenants in property lacking amenities but having the requisite life of at least fifteen years to qualify for grant, were unable or unwilling to pay extra rent for the amenities they lacked. We were given evidence of this by one Metropolitan Borough Council which pointed out that in some cases of controlled property the increases which would be authorised to meet the cost of improvements could nearly double the existing rent. Some old people may prefer to live without amenities rather than suffer grave domestic disruption in their old age: others may not know that they could get help from the National Assistance Board to pay the increased rent. We have also heard of tenants who do not want their houses improved because they fear that any improvement will lessen their chances of rehousing in a new council flat.

Some structurally sound dwellings are not eligible for grant because they are in an area to be redeveloped within fifteen years. Moreover, many of the most defective dwellings do not qualify for grant either because, even when improved, the tenants will not have exclusive use of all the domestic amenities or because the dwellings could not be expected, even after improvement, to last for fifteen years. Since few dwellings are cleared as soon as they are declared unfit this may mean in practice that a house that has got to last a further twenty years will remain unimproved. Grants are thus not available for the dwellings in the greatest need of improvement, and this seems to us to be a serious weakness of the grant arrangements. In some areas, Bethnal Green and Poplar for example, the bulk of the houses have deteriorated too far for the improvement grant policy to be effective.

In the light of all these difficulties it is not perhaps surprising that the response to the attempts which have been made to encourage private landlords to undertake the improvement of their property has been disappointing. Under the 1964 Act local authorities are empowered in some cases to require improvements to be carried out. We are inclined to think, however, that in some of the worst areas of London the improvement of much of the property which is most in need of it presents insuperable difficulties for the private



landlord which will not be solved by either encouragement or coercion and that a more fundamental approach to the problem is demanded, perhaps on the lines which are tentatively suggested in the concluding paragraphs of this Chapter.

### **Maintenance**

The problem of London's older dwellings embraces not only lack of amenities, but also disrepair and deterioration, particularly in houses in the inner boroughs. It is our impression, though we have been unable to give the matter detailed study, that the maintenance of local authority dwellings, those owned by housing associations and the majority of owner-occupied property gives little cause for concern, but, in the same way that privately rented dwellings lag behind the rest in the matter of amenities, it is in this field that most of the neglected property is found.

The law with regard to the maintenance of privately rented property is by no means straightforward. In general, the question of who shall be responsible for repairs is a matter for agreement between landlord and tenant. The most common arrangement is for the landlord to be responsible for repairs and the tenant for decorations, and where the tenancy is controlled, the rent in these cases is twice the 1956 gross value of the property. If the landlord accepts responsibility for decorations as well as repairs the maximum rent for a controlled tenancy rises to two and one-third times the 1956 gross value; but if the tenant accepts responsibility both for repairs and for decorations, the maximum controlled rent is one and one-third times the gross value. If the landlord is responsible for repairs but does not fulfil his obligations, the tenant is entitled to apply to the local authority for a certificate of disrepair; and if this is issued the tenant can reduce the rent to one and one-third times the gross value. In all too many cases where tenancies are not controlled, tenants do not know what their rights and duties are in respect of repairs and maintenance because these have not been properly agreed with the landlord. Certain obligations between landlord and tenant as to condition and repair are "written in" by statutory provision; thus under Section 6 of the Housing Act 1957, there is implied in any letting of small houses a condition that the house is, at the commencement of the tenancy, fit for human habitation; and an undertaking that the house will be kept by the landlord during the tenancy in that state. Again, the Housing Act 1961 provides that when any tenancy commencing after the passing of that Act is for a term of seven years or less the tenant cannot be made responsible for repairs to the structure and exterior of the premises, and the landlord is put under an obligation to the tenant to carry them out himself. This obligation cannot be enforced by the local authority; and, if it is not complied with, the tenant must have recourse to the courts.

Local authorities have powers in the Public Health Acts and the Housing Acts to require essential repairs to be carried out in residential property in certain circumstances. Under the Public Health Acts they may require the owner or occupier to carry out remedial work where the condition of property is such as to be prejudicial to health or a nuisance. Under the Housing Act 1957 they may if satisfied that a house which is unfit for human habitation can be made fit at reasonable expense, require any work necessary for that purpose to be carried out. We discuss the "unfitness" standard in later paragraphs. The Housing Act 1961 gave local authorities a power to apply a



code of management to individual houses in multiple occupation in which proper standards of management have not been observed and the code, which is embodied in regulations made under the Act, requires that the house shall be kept in a reasonable state of repair. The Housing Act 1964 strengthens these powers by enabling local authorities to take over control of a multi-occupied house summarily if living conditions in it are so bad as to justify immediate intervention.

The Rowntree Trust Housing Study gives the best available picture of the maintenance of all types of residential property, but it relates not solely to London but to the country as a whole. In privately rented property in 1958, landlords paid for the great majority of structural repairs and outside decoration; rather more landlords than tenants paid for repairs to electricity, gas, water and drainage services; tenants paid in equal numbers with landlords for the replacement of fittings; and tenants paid for almost all the internal decoration that was done. Repairs were reported by housewives to be needed in 51 % of privately-rented dwellings, 33 % of council dwellings and 27 % of owner-occupied dwellings. Twenty-nine per cent of private tenants had repair work outstanding, most frequently structural work, which they had asked the landlords to do, and 44 % of these households had been waiting more than a year for the landlord to do it. In the country as a whole 11 % of private tenants reported that landlords organised regular inspection of the property "specially to see if any repairs or decoration should be done", but only 1 % of tenants reported such inspections in the County of London.

The 1963 Tenant Inquiry gives a more recent picture but relates only to dwellings rented from private landlords. Nearly half of all lettings did not, in the tenant's view, require any decoration or repairing but 42 % of tenants were of the opinion that their homes were in need of repair and 32 % that they were in need of decoration. Much of the latter, of course, must have been the tenant's responsibility. In cases where repairs and decoration which were the landlord's responsibility had been requested by tenants, more than half had been outstanding for more than six months. Those tenants who had not asked for repairs and redecoration which were the landlord's responsibility were asked the reason. Half of these tenants said they did not consider the repair or redecoration was needed sufficiently urgently to inform the landlord, and the other half did not believe that asking would have any effect. Controlled dwellings were in greater need of repairs than decontrolled, and the proportion of cases in which the landlord had failed to attend to repairs which had been asked for was greater in the controlled sector.

Our visits confirmed the extremely neglected condition of some privately rented property, particularly that in multiple occupation in the County of London. Although decontrolled property is in general kept in better repair than controlled, a number of witnesses have told us that many decontrolled tenants find it difficult to persuade their landlord to carry out repairs for which he is responsible. One witness said "decontrolled tenants are helpless about repairs". Pressure on landlords, or reporting the defect to the local authority, may result in a notice to quit. In many cases enforcement action by the local authority is inhibited by the fear of rendering the tenant homeless. In a typical case reported to us, a Camberwell landlord refused to remedy a defective W.C. or rising damp, and the rent collector told the tenant that he would be thrown out if the Public Health Inspector were called in. The only safe step for the tenant was to do the repairs himself.

Many causes contribute to the unsatisfactory maintenance of privately rented property, notably the economic aspects which we discussed in Chapter 3 of this report. Some tenants misuse property, and their landlords are understandably disinclined to carry out recurrent repairs. We have heard of other cases in which the landlord has intentionally allowed the dwelling to deteriorate in an attempt to force the tenant (in most cases, controlled) to leave. Local authorities do much to enforce essential repairs under the powers available to them, but practice in the enforcement of minimum standards varies considerably from area to area and many local authorities are handicapped by a shortage of Public Health Inspectors. One authority told us that the business of inspection and follow-up was so arduous and time-consuming that it would require as many Public Health Inspectors as Police to make any real inroad into their problem.

#### **Unfitness and the fitness standard**

It is sometimes difficult to trace the date of construction of old dwellings, but local authority officers gave approximate dates for all the dwellings visited in the 1960 Housing Survey. Privately rented dwellings were estimated to be on average older than either owner-occupied or local authority dwellings. Approximately a quarter of dwellings let privately in 1963 were built before 1880 and as many as four out of five before 1918. An even higher proportion of multi-occupied dwellings were in old buildings.

Nearly half of the 1963 stock of privately rented dwellings had a 1960 value for rating purposes of £20 or less, and only one in ten had a value of £41 or more. Although not all old dwellings are outworn and not all lowly rated houses are inadequate, these figures suggest that the privately rented sector contains a high proportion of homes which, by the standards of the 1960s, leave a great deal to be desired.

The Housing Act 1957 lays down that a house shall be deemed to be unfit for human habitation if and only if it is so far defective in one or more of the following matters as to be not reasonably suitable for occupation: repair, stability, freedom from damp, natural lighting, ventilation, water supply, drainage and sanitary conveniences, facilities for storage, preparation and cooking of food and for the disposal of waste water. Though the dwelling may be deemed unfit for human habitation, it may nevertheless still have to be lived in for some years until rehousing can be arranged for the existing tenants.

Various estimates of the number of London slums have been made in recent years but none has been fully comprehensive since in the L.C.C. area the figures given by the County Council and the Metropolitan Boroughs have related only to the numbers intended to be cleared in the ensuing five years, although in the remainder of the area covered by our terms of reference the local authorities made estimates of their total numbers of slums. In 1955 the returns made by the L.C.C. and Metropolitan Borough Councils showed a total of 21,000 to be cleared in the following five years. Outside the L.C.C. area it was estimated that there was a total of 13,500 in the rest of the Inner Area and 8,500 in the Suburbs and Suburban Fringe in the conurbation. Although these figures are not comparable it is clear that the slums are heavily concentrated in the older central parts of London.

In the course of the Housing Survey 1960 local authority officials were asked to classify a sample of London dwellings into those (a) unfit, or fit with a life



of (b) under 5 years (c) 5 but under 15 years (d) 15 but under 30 years (e) over 30 years, in each case on the assumption that nothing more than normal maintenance was carried out. On the basis of the figures so arrived at for dwellings estimated to be unfit in 1960 (47,000) together with those then estimated to have a life of less than 5 years (31,000), and estimating that 30,000 have been or will be demolished by mid-1965 and possibly 5,000 have been repaired and improved so as to extend their useful life to 15 years, one could arrive at a tentative estimate of 40,000–45,000 unfit dwellings in the conurbation at mid-1965; and the figure for the G.L.C. area would be unlikely to differ appreciably.

In our opinion, however, a figure of 40,000 to 45,000 unfit houses at mid-1965 is likely to be an underestimate; and in any case falls far short of a measure of the true problem to be faced. Our reasons for these views are:

(i) The figures we have quoted are based on assessments made by local authority officials who are, understandably, concerned more with the numbers which can be included in clearance programmes for the immediate years ahead than in making estimates of actual fitness.

(ii) Even a figure of 40,000–45,000 dwellings represents something of the order of 60,000 households; accordingly for clearance of these dwellings a satisfactory rehousing programme would require the provision of 60,000 dwellings.

(iii) At the present rate of clearance of a little more than 5,000 dwellings a year, such a programme could not be completed under eight or nine years, and would take longer than that if the quoted figures are too low. However the building of London houses was a continuous process and so is the process of deterioration, so that more houses can be expected to become unfit each year. Many of the dwellings now described as “twilight” will qualify for certification as “unfit” before the existing slums are cleared, and the completion of existing programmes will not therefore see the end of the problem.

(iv) Whatever the true figure for the number of unfit dwellings, we do not consider it to be satisfactory, since it includes only those dwellings falling below the official standard of unfitness and we feel that this standard itself is open to question. The general standard of living has risen considerably since the war, in particular the standard of furniture and fittings *inside* the dwellings of the lower income groups. The dwellings themselves, however, remain in many cases exactly as built, perhaps a hundred years ago. Living habits, tastes and aspirations may be expected to continue to change. As Rasmussen\* has said of London houses of the eighteenth century, “a bathroom was not included in a gentlemen’s house in those days. It was considered dangerous to wash”. Sanitary habits have changed but many houses without bathrooms remain.

We have seen much property during our enquiries which, although not bad enough to qualify as unfit for human habitation by reference to the criteria laid down in the 1957 Act, nevertheless fell well below any standard which could, in our judgment, be regarded as satisfactory. We were confirmed in this view by many witnesses who gave evidence on the subject and urged that the present standard was too low. It would be unrealistic simply to set a new higher standard at the present time when there are still so many uncleared

---

\* “London: The Unique City” Steen Eiler Rasmussen. Jonathan Cape, 1934.

dwelling which fall below the existing one and are not capable of being brought up to it, but we hope that future housing policy will be directed towards securing that a dwelling should be considered fit for family habitation only if it possesses the basic domestic amenities and is substantially free from physical defects. It is not, of course, for us to attempt to define what that standard should be, but we look forward to the day when it might approach more closely to the 12-point standard set by the Minister in 1954 in connection with the payment of improvement grants. By this standard a dwelling when improved or converted must:

- (1) be in good state of repair and substantially free from damp;
- (2) have each room properly lighted and ventilated;
- (3) have an adequate supply of wholesome water laid on inside the dwelling;
- (4) be provided with efficient and adequate means of supplying hot water for domestic purposes;
- (5) have an internal water closet if practicable; otherwise a readily accessible outdoor water closet;
- (6) have a fixed bath or shower in a bathroom;
- (7) be provided with a sink or sinks with suitable arrangements for the disposal of waste water;
- (8) have a proper drainage system;
- (9) be provided in each room with adequate points for gas or electric lighting (where reasonably available);
- (10) be provided with adequate facilities for heating;
- (11) have satisfactory facilities for storing, preparing and cooking food;
- (12) have proper provision for the storage of fuel (where required).

Even this standard is lower than one would like to see today, for example the outdoor water closet in (5), and it is far below that suggested by the Parker Morris Committee\* for new council and private houses. In addition to all the usual domestic amenities, the Parker Morris standard requires satisfactory heating of the day living area, a garage or car space, a kitchen big enough for meals, a second W.C. for households of five or more persons and—for families—two living spaces.

We have received evidence that the rate of slum clearance in Greater London is restricted by the shortage of technical staff, by the slow procedure of compulsory purchase and, in particular, by the difficulty in rehousing the overspill which is inevitable when densely packed areas are redeveloped. This last is probably the biggest obstacle to slum clearance in the County of London. Many of the Metropolitan Boroughs are faced with formidably large numbers of slums to be dealt with in the coming years, and although the creation of the new amalgamated London boroughs may result in larger and stronger authorities it will not provide any extra land on which they can build. If the problems of the inner areas are to be solved, therefore, it seems to us that there will have to be a radical re-appraisal of land allocation in London and it may well be that a considerable amount of building will have to be undertaken in the outer boroughs to rehouse the overspill from cleared areas.

---

\* "Homes for Today and Tomorrow". Ministry of Housing and Local Government, 1961.



### **A general note on condition**

A reading of what we report about the condition of London housing, measured by the three tests of possession of domestic amenities, the standard of maintenance and the extent of unfitness might, at first blush, appear to justify two broad assumptions (i) that the bulk of privately rented property is most inadequately maintained and (ii) that the private landlord, as a class, is deserving of strong criticism for a failure to keep his property up to decent standards.

Neither of these generalized assumptions would in our opinion, be justifiable. The picture of the condition of London rented housing is, it is true, a depressing one; and our considered conclusions on this matter are set out at the end of this part of the report. Nevertheless, the majority of privately rented dwellings are well maintained. As regards the private landlord, it should not be forgotten that for eighteen years of rising costs his rent return was tied to 1939 levels, and, for reasons we have outlined, the operation of the improvement grant system failed in some respects to meet the situation adequately. His financial disadvantages have been discussed fully in the section of the report dealing with the economic background (Chapter 3); and we shall examine the management policies of private landlords in Chapter 6.

That there is a minority of private landlords who have neglected or evaded their responsibilities we do not doubt; but to condemn private landlords as a class by contrasting the generally good condition of local authority housing with those privately rented dwellings which are of inferior or bad quality, is to ignore both the favourable fiscal and financial position of the local authority and the long-continued failure to provide any such encouragement in these directions to the private landlord.

### **The impact upon the tenant**

No statistics such as we have given in the preceding pages can convey an adequate picture of living conditions in unsatisfactory housing. But the evidence which we were given and the examples which we saw for ourselves during visits which we paid to different parts of London brought home to us that they involve, at the least, discomfort and inconvenience and in some cases a great deal of unhappiness and misery. We recall a forbidding group of tenement buildings which we visited in Islington. They are perhaps best described in the words of a report made by the Medical Officer of Health for the borough at the end of 1961 in which he says that they:

“consist of five storey and four storey blocks built between 1870 and 1890 providing 383 flats. One block of ten flats has been converted and modernized with the aid of improvement grants. Only 55 flats have separate W.C.s; the remainder share W.C.s on the common landings with one or more families. W.C.s are often blocked by misuse and sometimes because of old or inadequate plumbing but the ratio of persons to each W.C. is not excessive. However, the vagaries of personal preference have created eleven cases of inadequate W.C. accommodation. Ventilation is adequate in all but 152 back to back flats, which lack through ventilation. Only 29 flats have a hot water supply and of these only 16 have bathrooms (including ten improved flats). There is at least a built-in or free-standing cupboard for food storage in 331 flats, but only ten of these have open air ventilation. The degree of natural lighting

varies considerably from flat to flat, due to overshadowing from balconies and from opposite blocks and in the four flats mentioned above some rooms have no direct natural lighting."

One of the flats visited by the Committee in these buildings consisted of one room which the tenant had partitioned into two. There was a sink with cold water, and a shared W.C. on the landing. The family consisted of a young couple with two children. The arrival of a third was imminent.

All too often the sharing of facilities can lead to dissension between tenants. Difficulties can arise over responsibility for cleaning and maintenance and inevitably it is often the case that what is everybody's responsibility is nobody's. A random example, typical of many which we saw during our visits, was that described to us in evidence of a privately rented home in Fulham.

"One small bedroom with small electric ring for cooking purposes Bathroom shared but unusable. Wash basin has been blocked for over a year. Bath filthy and not used. Water taken into own rooms by tenants. Landlord and wife both out at work all day and no cleaning or maintenance done. Tenants afraid to ask for repairs to rooms or toilet for fear of eviction."

The London County Council, in their evidence made an emphatic reference to the subject of shared amenities. They said:

"so many of the remaining private houses in the County were provided before 1914 and except where modernisation or improvement have taken place, these give inadequate living conditions for those who are obliged to occupy them . . . there is a crying need for improvement of amenities in dwellings and for even more extensive modernisation. This applies especially to those dwellings which are privately rented."

A London Member of Parliament described the condition of a flat in a nineteenth century tenement block in Holborn, when it was recently relet:

"No work done in the flat by landlord prior to occupation. Flat was in very dirty and dilapidated condition. The sink . . . chipped and very worn. Trap of W.C. pan fractured and leaking, bowl of W.C. chipped and badly stained. Flush pipe leaking at union with cistern. Bad dampness to party wall. Rent book gave no information of landlord or agent or their addresses."

Finsbury Borough Council reported terraced houses occupied as tenements but not adapted for multiple occupation, without bathrooms and in a poor state of repair. "Landlords are frequently reluctant to do repairs to these houses and this group is generally ripe for clearance—though not in any slum clearance programme". Elsewhere in the Borough privately owned tenement blocks from 70 to 100 years old, some with shared facilities on landings, now have a high proportion of decontrolled lettings. Rents obtained are in some cases £6 per week inclusive for one or two rooms with sink and W.C. on the landing shared with one or two other families. The Council commented: "In general these properties are not well maintained and Public Health action is often necessary."

A house which we saw in Paddington was at least 110 years old, had fractured walls, and was in a general state of disrepair but was not quite bad enough to be represented as unfit. Thirteen people, eight of them children,



lived in six rooms, let in three decontrolled unfurnished lettings. The one bath was in a filthy basement room in which the main tenant prepared food for his Alsatian dog, kept to guard the gas and electricity meters from the other tenants. One of the three W.C.s was derelict, paper was peeling from the walls, and the landing kitchen was dirty, but the individual dwellings, as distinct from the common parts, were clean and well cared for. The fire risk seemed high from broken electrical fittings, badly placed gas cookers and from oil stoves.

Squalid living conditions are not, of course, confined to houses in multiple occupation. In Stepney we saw a shanty measuring 13 ft.  $\times$  8 ft. in a backyard behind a barber's shop, approached by a dark passage with an uneven floor and filthy walls. The local authority had ordered the removal of the hard-board wall which formed the front of this shack to prevent further occupation, but until recently it had formed the home of an Irish immigrant family of five who paid 33/6d. a week for it. The only sanitary accommodation was a W.C. shared with the barber's shop.

In other parts of London we have been shown examples of small dark rooms, walls so damp that mould appears and wallpaper will not stay in place, woodwork that has not seen paint for very many years or is broken or even rotten, windows that cannot be opened, uneven floors, defective lavatories, bulging or broken plasterwork, obsolete, defective and sometimes positively dangerous appliances and fittings, old fashioned scarred and chipped shallow sinks served by a single cold water tap shared by a number of families, damaged roofs, broken or missing gutters or drainpipes and many other examples of neglect and decay. The misery which living in conditions like these imposes upon those who have to endure them hardly needs stating. Their existence provides an unending battle for Public Health Inspectors who labour under the grave disabilities to which we have referred elsewhere. One Medical Officer of Health, showing us round a particularly bad area of his borough, told us "If I had my way I would take a bulldozer to the lot". While this may not have been offered as a considered comment, we felt a great deal of sympathy for the feelings which had inspired it.

### Summary and general conclusions

The records of neither local nor central Government are adequate for a thorough appraisal of the standard and condition of London housing and we think it is important that further research should be undertaken to make good this gap in our knowledge. Moreover, we think it essential that the future collection of data on the condition of dwellings should be done not only in terms of the current fitness standard but in such a way as to facilitate the adoption of other higher standards as necessary.

However, using the data available, we estimate that the number of unfit dwellings in the Greater London Council area urgently requiring demolition is probably higher than 40,000-45,000. In addition, many thousands of dwellings, though not technically unfit, are obsolescent and unsuitable for improvement. The average annual rate of clearance in the 1960s has been only a little more than 5,000. It seems that demolition is barely keeping pace with the rate at which dwellings become unfit, and it is not clear to us that the backlog of housing requiring clearance is being reduced.

Moreover, the 1960 Housing Survey showed that whereas in other conurbations the greater part of the effort on slum clearance and redevelopment is

needed now, in London it is still to come. If the currently needed replacement and improvement is not achieved now, it will be postponed to a period in which, without taking account of any backlog, there will be an even greater replacement need than the present. We think that special measures will be required to assist those local authorities with particularly large numbers of defective dwellings, and we think it will be essential for extensive building to be undertaken in the suburbs to house families displaced from slums in the congested central areas.

Since the sharing of amenities can be a greater hardship than an unfit dwelling, we think there is a need for a considerable acceleration of the rate at which the basic domestic amenities are being installed in multi-occupied houses at present inadequately equipped with them; and the rate of improvement of unshared dwellings leaves much to be desired. In 1963 it was announced that the Government's intention was to increase the number of dwellings improved by grant in England and Wales from 125,000 to between 150,000 and 200,000 a year. London's share of this, at the current proportion, would, at the most, be 17,000 dwellings improved each year. But since most grants go to owner-occupiers, and some of the best privately rented dwellings are being sold for owner occupation, it seems likely that, unless additional steps are taken to prevent it, tenants of many of the remaining privately rented dwellings will continued to lack, or at least have to share, the domestic amenities. Most of the property without them is owned by private landlords and our evidence suggests that neither the present rate of improvement nor that likely to result from the 1964 Act will produce the results needed for privately rented property.

Apart from the demolition of slum buildings and the improvement of dwellings lacking amenities, both of which are needed mainly in the privately rented sector, part of the general stock of privately rented housing is kept in an unsatisfactory state of repair. The White Paper "Housing", Cmnd. 2050, published in May 1963, contained the statement "if suitable means can be devised, the Government believe it would be right to insist that all privately rented houses should be kept in a proper state of repair, having regard to their age and condition and to what can be done at reasonable cost". We would certainly endorse this view.

Judged by the three criteria which we have examined in this part of the report, therefore, the houses most deficient in domestic amenities, most inadequately maintained and most in need of clearance are found among those which are privately rented, and our enquiries gave us little confidence that their present owners would be able to prevent their further deterioration, even if they are willing to attempt it. A good deal of this unsatisfactory housing is concentrated in comparatively small areas in different parts of Greater London, and although some of these areas are due to be cleared in the foreseeable future, others will inevitably remain for many years to come.

It was put to us by the representatives of one local authority that areas like this called for a drastic and comprehensive attack on bad living conditions, using whatever remedies seemed best suited to the particular circumstances. They might be designated as "areas of special control"; and some authority might be set up, with responsibility for the whole area and armed with wide powers to control sales and lettings, to acquire property by agreement or compulsorily over the whole area or large parts of it, to demolish and rebuild as necessary, to require improvements to be carried out or undertake such



improvements themselves, and to make grants on a more generous and flexible basis than under the existing law.

Many of the necessary powers are already available to local authorities, but they need substantial extension; and there might be advantage in drawing them together in a comprehensive measure which would enable the area to be dealt with in a more flexible manner than at present and with due regard to the pressure on housing waiting lists, the need to preserve an adequate pool of rented accommodation, and the need of local authorities for space for redevelopment. We must point out, however, that the reappraisal of needs throughout the London area and the redistribution of population called for by any attempt to improve living conditions in the most densely populated central boroughs can only be carried out by an authority with responsibilities for housing throughout the whole of the Greater London area. It does not fall within our terms of reference to examine the merits of these suggestions in detail; but we certainly feel that they should be given further consideration.

## CHAPTER 6

### AN EXAMINATION OF THE PRINCIPAL CLASSES OF LANDLORDS

#### 1. Local Authorities

##### **Introduction**

The main bulk of our evidence relating to local authority housing activities has been obtained from the local authorities themselves. We sent an extensive questionnaire to all the eighty-seven housing authorities in the area covered by our terms of reference asking for detailed information about the dwellings which they owned at mid-1963, the use being made of them, the rents which they charged, their policies in allocating and managing their housing and their plans for the future. Eighty-four of the eighty-seven completed the questionnaire and we are most grateful for their help. Wherever possible, estimates have been included for the authorities who made no returns. We also had the benefit of discussions with several authorities which we visited and others who came to give oral evidence.

In the account of local authority housing and housing management which follows, necessarily a condensation of a substantial body of material covering a large and varied contribution to London's housing, we have dealt primarily with those major factual issues which throw light on the operation and impact of local authority housing activities upon the general problem. It would, however, be quite wrong not to recognize and record the additional responsibilities which are accepted and the services which are rendered by London's local housing authorities, some more extensively than others, which differentiate their methods of housing management from those of a landlord who merely creates a large pool of rented housing and controls it on standard commercial housing management principles.

Thus, in recognition and implementation of the special responsibilities falling upon them, local authorities frame their policies and conduct their housing activities upon lines and to special standards which could not reasonably be expected of the private rented housing market, particularly in what might be broadly categorized as the welfare field. They accept as tenants many who might prove unacceptable to private landlords, for example "problem" families, and people who are mentally sick; for these, it is increasingly recognized that it is often of great value that they should live in homes of their own, so far as possible. Local authorities must of course accept, so far as they can, as part of the complex pattern of local government, the duty of rehousing those displaced, many of them most unwillingly, by slum clearance, road widening, the provision of open spaces, the provision of schools in densely built-up areas and the like. In addition, they provide help and advice to new arrivals to local authority housing, particularly for those moving from houses to a new and unfamiliar way of life in flats, where in the early stages the change often causes some distress. Experience has shown that if suspicion or ill-feeling among people newly brought together in such communities is once allowed to take root, it is difficult to eradicate later; and



any hope of harmonious co-existence is seriously hampered. Whilst the majority of council tenants are responsible people, there are also some families who tend to be completely anti-social; it is a time-consuming task persuading such tenants to feel a greater sense of responsibility and at least to keep their houses and themselves in such a condition that it is possible to avoid evicting them. To many housing managers eviction is a sign of their own failure, but in the comparatively few cases where eviction is unavoidable, many local authorities see to it that, by co-operation with Health and Welfare Departments, even on eviction day help is at hand to mitigate the hardships it entails, advice is given on finding temporary shelter, and children, where necessary, are taken into care as a temporary measure.

All these circumstances call for more comprehensive methods of management than are provided by, or indeed practicable for, the private rented market. They require specially trained staff with great reserves of patience and an understanding of human problems; where this is provided, it is of great value, not only in keeping dwellings in good condition and ensuring that they are used to the best advantage, but also in the promotion of desirable social consequences. There is a wide and increasing adoption by local authorities of such policies and practices as we have described, and we hope that there will be a continuous extension of these methods.

### **The stock of dwellings**

In mid-1963 the local authorities owned just over half a million dwellings in the Greater London Council area for letting (as distinct from those acquired for demolition) and 32,000 outside it. Some 33,000 of these dwellings had originally been built for other owners and subsequently acquired by the authorities. The London County Council, which is the only County Council with the powers of a housing authority, owned 182,000 dwellings for letting in the Greater London Council area, about a third of the total owned by local authorities. Although the rate of council building in Greater London has declined considerably from the peak in 1954-55, new building during the 1960s has added 13-14,000 dwellings a year to the councils' total.

Rather less than one household in five in the Greater London area as a whole lived in local authority property, considerably more in the County of London, but a lower proportion beyond. By comparison, in the rest of England and Wales one household in four lived in council property. The proportions of all households who are local authority tenants vary considerably in the different local authority areas. Thus in each of the sub-areas ranging from the County of London to the Suburban Fringe shown in Figure 1, the areas with the highest proportions of council tenants were Shoreditch (52%), Barking (61%), Dagenham (67%) and Yiewsley and West Drayton (49%). Those with the lowest in each sub-area were Kensington (5%), Wimbledon (6%), Sutton and Cheam (5%) and Coulsdon and Purley (9%). Others with a low proportion of council tenants were Paddington (8%), Hornsey (7%) and Willesden (8%): the scarcity of council housing in these three boroughs may help to explain why they show so great a concentration of the hardships examined in Chapter 4.

Most of the local authority stock of dwellings are of modest size, and rather more than half are in the form of flats rather than houses. Over half have a gross internal floor area of less than 750 sq. ft. and very few have more than 1250 sq. ft. Three-quarters of the total have two or three bedrooms, whereas

in private lettings there is much greater diversity. The local authorities have a smaller proportion of large dwellings than is found in either owner-occupied or in privately rented housing.

In general, council dwellings are of more recent construction than either privately rented or owner occupied dwellings. The great majority of them were built since 1919 and three-fifths since 1945, though most of those which were acquired from other owners were built before 1919. Nevertheless, leaving aside those acquired for slum clearance, about a quarter of council houses lack one or more of the standard amenities (bath, wash-basin, W.C. in or attached to the dwelling, hot water at three points and a ventilated food cupboard). A high proportion of these ill-equipped dwellings are in the County of London and some of them are the older houses bought from private owners for letting. Some are intended for demolition in the fairly near future and others lack only a ventilated food cupboard. Though council housing is receiving considerably more modernization than privately rented property, at the present rate of improvement it would take nearly thirty years to give all council tenants the standard amenities.

According to a survey carried out by the Rowntree Trust Housing Study in 1962, tenants of council dwellings have larger households and more dependants than private renters or owner occupiers. Thus, according to the 1961 Census the average size of the households of council tenants in Greater London was 3.4 compared with 3.1 among owner occupiers and 2.6 in privately rented unfurnished dwellings. This is due to the fact that local authorities give priority to families with children in allocating houses to tenants on their waiting lists. There are relatively few single people, very young households or small elderly households in local authority housing. We have considered the incomes of local authority tenants and tenants of private landlords in Chapter 3 and we have explained that, because they tend to have larger households, local authority tenants have a lower average income per head.

The 1961 Census also showed that council tenants in Greater London had fewer rooms per person than any other group of occupiers except tenants of furnished accommodation. The densities at which the different groups lived are shown in Table 6.1.

**Table 6.1. Persons per room in different tenure groups**

	Average persons per room
Local authority tenants	.90
Private tenants of unfurnished accommodation	.70
Private tenants of furnished accommodation	.98
All private tenants	.74
Owner occupiers	.61

Source: Census of Population, 1961

Measuring the density of occupation in another way, the 1960 Housing Survey showed that, of all London households with two or more bedrooms surplus to their requirements, assessed according to the "bedroom standard" described in Chapter 4, only 5% were local authority tenants.



The rents charged for local authority dwellings have already been considered in Chapter 3, and we have noted that the great majority fell within a range of 10s. above and below the average. This concentration of rents may be due to the fact that most authorities set rent by the yardstick of either 1956 or 1963 gross values for rating. Although so many rents were reported to be set in relation to gross value, this was not necessarily the starting point of the calculation. In some cases, the local authority first calculated the revenue needed to cover costs, and then found out what ratio to gross value for rating this represented.

Of the eighty-seven local authorities in Greater London, thirty-eight told us that they had a rent rebate scheme, and seventeen that they had a differential rent scheme. These schemes applied to some 183,000 lettings, about a third of all council tenancies in Greater London, with a total rent roll of £330,000. In the first week of July 1963, about 46,000 tenants (9 % of the total) enjoyed a rebate, the average amount of which was 15s. 1d.

### **The allocation of tenancies**

There are three main groups of people with competing claims for local authority tenancies. First, there are those on the lengthy "waiting lists" which all authorities maintain. Second are those who are being displaced from their existing houses as a result of slum clearance work and other local authority schemes which involve demolition, and for whom the authorities have certain rehousing obligations. In the last three or four years more than half the vacancies which became available in council dwellings in Greater London have been filled by this group. Third, there are existing council tenants who because of changed circumstances want or need a move to other accommodation.

Apart from these three main groups most local authorities feel obliged from time to time to depart from their normal rules for allocating accommodation and, as a special exception, to provide accommodation for somebody who is low on their waiting list or being displaced by a clearance scheme. These are invariably cases where there is a particularly acute housing problem, for example, allocation to prevent the breaking up of a family and children having to be taken into care, provision for sick and disabled and cases where tenants are evicted from private decontrolled property or when a closing order has been made on an individual house. In 1962-63 the normal allocation of houses was interrupted in this way to accommodate 2,000 special cases, most of these being within the County of London.

### **The waiting list**

After providing for special cases and those displaced by slum clearance and redevelopment schemes local authorities endeavour to allocate any remaining vacancies on the basis of need, and although policies may differ in detail the starting point for assessing need is the waiting list.

At mid-1962 (the latest year for which we can eliminate from the figures the overlap between the London County Council's and the Metropolitan Boroughs' waiting lists) there were no less than 180,000 applicants on lists in Greater London, a figure equal to more than a third of the total local authority housing stock, which took over sixty years to build. In the County of London the number was equivalent to one for every six households in private lettings.

However, the waiting lists cannot be regarded as an accurate measure of the numbers of those who want or need council accommodation. In some areas, applicants are accepted on to the lists without any previous test of need because the authorities regard the lists as a useful indicator of demand. Many such applicants are given a low priority which means in practice that they have very little prospect of ever obtaining a tenancy. Elsewhere there are many people in urgent need who are not accepted on waiting lists because they do not have the minimum period of residence in the area which the local authority specifies as a qualification. There are probably many others who, knowing the length of the lists decide that it is not even worth bothering to apply even although they are living in bad conditions. It takes time, in some cases many years, for an applicant to get to the top of the list and many manage to find satisfactory accommodation for themselves in one way or another before they get there. Waiting lists are reviewed at varying intervals and may then be closed, curtailed or reopened. Thus twelve authorities reported to us that their lists had been closed at some time since the war, and six lists were closed in 1963. The great majority had reviewed their lists within the last two years, but in a few cases the period since the last review was much longer.

The reasons for refusing to accept applicants on the list vary widely. Four authorities refuse applicants with incomes above a certain level; in a few areas only persons of British nationality are accepted; in a few others childless couples are excluded, and a quarter of all the authorities refuse to accept single persons other than pensioners. A third of all authorities only accept applicants who are inadequately housed and a young married couple, housed in one room but wanting to have a family, for example, would be excluded in many areas. Owner occupiers are commonly not accepted on lists.

Residential qualifications vary. A few authorities are prepared to accept on their lists, in exceptional cases, applicants who are working in the area although not already living there. Some authorities specify only current residence in their area, while at the other extreme, a few demand more than seven years' residence. In most areas, however, the residential qualification is between two and five years. To this extent, therefore, most authorities depart from the principle of allocating accommodation according to need since those most inadequately housed tend to be the newcomers to the area and in most areas they have to wait for some years to get their names on the waiting list. One notable exception however is the London County Council which does accept on its list newcomers from elsewhere in the British Isles and the Commonwealth.

The waiting lists of different authorities, therefore, are not strictly comparable, but measure different types and degrees of demand or need and although there are approximately 180,000 applicants upon the lists of the authorities in Greater London this figure does not give a true picture either of the numbers who aspire to a council tenancy or of those who, because of their present unsatisfactory housing, can be said to be in need of one.

The 1960 Housing Survey showed that the time spent on waiting lists in Greater London was considerably longer than in the rest of England and Wales as a whole. The Metropolitan Boroughs' (Organization and Methods) Committee estimated in its "General Review of Housing Management, 1963", that on the basis of the numbers housed in the previous two years, the approximate time before every existing applicant could be rehoused would vary



from five to hundreds of years. In half of the local authorities in the County of London the period would have been over twenty years. The overall picture can be seen more clearly if the total numbers on the waiting lists are related to the rate at which tenancies are being allocated to them.

During the period 1960-63 council dwellings were allocated to applicants on the waiting lists in Greater London at a rate of about 11,000 per annum. It is a measure of the difficulties facing local authorities that, at this rate, if all vacancies throughout the area were pooled, it would take sixteen years to house the 180,000 currently on the lists. In fact, of course, the existing lists in some areas will be cleared in less time than this and in others the waiting period will be very much longer. In view of the increasing claims of slum clearance, however, this average of sixteen years may prove optimistic. Even if this is not the case, those who are given tenancies in the next sixteen years will not consist entirely of the applicants on the current lists. Some applications will lapse and some applicants with a low priority will be passed by others with more urgent claims who have not yet applied. Since new names are constantly being added, sixteen years would not see the disappearance of waiting lists. The evidence we were given of the fluctuations in the lengths of the lists during the years 1961, 1962 and 1963 does not suggest that they are being reduced and unless there is a substantial increase in the present rate of progress it could well be that when all the existing applicants are housed the lists will still be as long as they are today.

### **Allocation policies**

The allocation of local authority dwellings is the responsibility of the local authority and the Minister has no control over the manner in which they discharge it. In allocating dwellings to those on waiting lists, three authorities out of four operate a "points scheme". These have the advantage that vacancies are known to be allocated in an orderly and systematic manner, although in several London boroughs the details of the schemes are confidential and not divulged to applicants. In the areas where points schemes are used, allocation policies differ in detail but not greatly in general conception. They usually give most weight to overcrowding, residence in the area and length of time on the waiting list, sharing of domestic amenities, and the condition of the applicant's existing dwelling. One scheme, however, gave twice as many points for British nationality as for damp and insanitary conditions.

We asked local authorities what sizes and types of households had the best and worst chances of securing a council tenancy. The majority of councils said that those with the best chance were families with children requiring two- or three-bedroom houses, but two said homeless families, nine those who could pay the rent, seven those who would be satisfactory tenants and nine those who needed subsidized housing owing to low income or ill health. One authority replied that those with the best chance of rehousing were "those whose rent ability is £3 or over" and those with the worst chance "those with low rent ability".

Those with the worst chance of receiving a tenancy were said by many authorities to be those requiring one-bedroom dwellings. Other authorities said those who were under-occupying their existing dwellings. A number pointed out that applicants who had succeeded in obtaining adequate, if not satisfactory, accommodation perhaps by paying a high rent and foregoing

other things, had a poor chance of obtaining a council tenancy. So also had those who postponed having families because their accommodation was not suitable.

It is clear therefore that although the approach of most local authorities to the allocation of tenancies is broadly on similar lines there are some marked departures from it in some areas and considerable differences of detail, such as for example the wide variations in the residence qualification for inclusion in the waiting list in the first place. This produces the result that the chances of obtaining a tenancy can vary considerably from area to area and may bear little relation to the need of the applicant.

Policies differed widely in the allocation of particular sizes of dwelling to particular sizes of household. Several authorities provided a separate room (or share of room) for a baby from birth, but at the other extreme the child was expected to share the parents' bedroom until he was seven. Children of opposite sex were in some areas given separate rooms at a very early age, in others separated at seven, but in other areas at ten, a reflection of the "overcrowding" standard in the Housing Act 1957. Some authorities allowed one bedroom for two children of the same sex, others one for as many as four in exceptional circumstances. Most authorities considered a bed-sitting-room suitable for single person households only, but others allocated them to elderly couples. Spare rooms were rarely provided and then only for those in medical need, or for young couples, or when a smaller dwelling was not available.

### **Rehousing from slum clearance areas**

The distinction between those allocated houses from waiting lists and those rehoused as a result of slum clearance and redevelopment is statistically somewhat blurred since, for example, a smaller percentage of the applicants on waiting lists are living in areas which are being cleared. In the County of London the proportion of available dwellings devoted to the waiting lists was only about a third, and already a few authorities are rehousing virtually none from their lists. Over Greater London as a whole probably rather less than half of all households to whom dwellings were allocated in the period 1960-63 came from the waiting lists and the rest came mainly from slum clearance and other redevelopment schemes. The proportion taken from the waiting list declined slightly and the proportion rehoused from slum clearance areas increased from 1960 to 1963 and this trend seems likely to continue. As compared with those taken from waiting lists, a substantially higher proportion of those rehoused from slum clearance schemes are one- and two-person households, and they tend generally to be older people.

It seems that where households are dispossessed by slum clearance or other redevelopment schemes, the local authorities accept responsibility for rehousing about nineteen out of twenty. In some areas, however, (generally those with a considerable proportion of middle income group residents), the proportion is much lower, in some only a half. There are marked variations in local authorities' policies in this matter.

Several authorities will not rehouse "queue-jumpers" who have moved into an area since it was surveyed at the beginning of the rather lengthy procedure for clearance; others shut the gates at later stages, for example when a Compulsory Purchase Order has been confirmed. One authority in



three does not rehouse tenants from furnished accommodation in clearance areas. Other authorities exclude lodgers, short period tenants, tenants without several years' residence in the area, unauthorized subtenants, single persons and owner occupiers. Thus slum clearance schemes displace various categories of people who are left to fend for themselves and add to the stresses we discuss later.

Of the households for whom authorities are prepared to accept responsibility, it seems that another one in twenty voluntarily find their own accommodation. Again there were considerable variations between and within areas and Kensington Borough Council, for example, told us of one area where the proportion was as high as 37%.

### **Future programmes**

We asked authorities about their expected building programmes for the future. Since most of them are due to go out of existence in their present form in 1965 this was a particularly bad time to ask the question but most were able to give us estimates up to 1966, and two thirds up to 1971. Several authorities advised us to view these forecasts with caution and we accept this reservation; nevertheless the figures suggest that if their hopes are fulfilled the building of council dwellings in Greater London may be expected to increase from its current rate of 14,000 to very approximately 22,000 a year by 1966, but drop back a little to about 19,000 a year between 1966 and 1971. In addition to new building, the authorities reported that they expected to acquire dwellings for letting within the Greater London Council area, at a rate of approximately 3,000 a year, but these will not necessarily be vacant when they are acquired. The London authorities also expected to increase their holdings of dwellings outside the Greater London Council area by about 1,000 each year. It must be expected, however, that a growing proportion of this increasing supply of local authority housing will be allocated to those rehoused from slum clearance areas and redevelopment schemes of various descriptions rather than to those on the waiting lists.

At present local authorities are demolishing very few of their own permanent dwellings, but several of the inner authorities propose to start clearing some of their old stock in the next few years. This will lay a new and slowly increasing burden on authorities which are already hard pressed in dealing with the replacement and redevelopment of private property.

We asked the local authorities to tell us about the factors inhibiting the extension of their building programmes and the replies showed shortage of land to be the most serious, and this was intensified by the zoning of residential land for other uses in Development Plans. Allied to this, particularly in the County of London, was the fact that so many sites had to be redeveloped at densities lower than those existing, and the authorities had difficulty in housing the surplus population. The shortage of professional staff took second place only to the shortage of land though several authorities reported that they were surmounting this difficulty by employing private consultants. The high cost of land and building seldom seems to have been an important factor restricting local authority building.

One of the problems facing a local authority in planning a building programme for many years ahead lies in deciding what type of dwellings it shall build to ensure that as far as possible they shall be of a suitable size for the families which they will have to accommodate. In considering this it is

desirable to look at the use which is being made of the existing stock of dwellings. As we have already mentioned, it was indicated by both the 1960 Housing Survey and the 1961 Census that local authority housing is used more economically than either that which is rented privately or that which is owner-occupied. To get an up to date picture we ourselves asked local authorities for information about overcrowding and under-occupation of their property in 1963 by reference to the standards which they adopted for allocating houses to families in the first place.

A quarter of the authorities were unable to give us any precise information but the rest reported under-occupied dwellings which amounted to about 10% of their total stock and overcrowded dwellings which amounted to about 7%. Thus about 17% of council tenants were occupying accommodation which did not conform strictly to the council's assessments of their needs. In some areas the figure was as high as 30%, but a few authorities, including St. Pancras and Paddington, had achieved figures as low as 4%.

It would be impossible for any authority to ensure that all its accommodation is always suitably matched to the families occupying it. Families are constantly changing in size, and the amount of under-occupation and overcrowding must depend to some extent upon the energy with which tenants are persuaded to move to more suitable accommodation. To our minds, the figures given above show a high degree of skill on the part of those responsible for the management of local authority housing. Many authorities encourage mutual exchanges between tenants and do what they can to persuade them to move when the accommodation which they are occupying is no longer deemed appropriate for their needs. Although there is rarely any difficulty in persuading overcrowded families to move to larger accommodation, tenants with shrinking households are often reluctant to leave homes to which they have become attached. Few local authorities are willing to compel tenants to move against their will, and we think this is understandable.

In any case other dwellings of suitable size are not always available. There is an overall shortage of small dwellings and authorities with a relatively low proportion of them tend to have a high proportion of under-occupation in their larger dwellings. At the other end of the scale many authorities have insufficient 4-bedroom dwellings for their large families, and few have any appreciable number larger than this, so that some overcrowding is unavoidable. As might be expected, authorities with a small pool of accommodation generally find it more difficult to match dwellings to families than those with a larger stock of dwellings, and some authorities with most of their new building absorbed by rehousing tenants from clearance areas have difficulty in providing accommodation of the right size for their existing tenants.

Some idea of the proportions of different sizes of local authority accommodation likely to be required in the future can be gained from an examination of the needs of the applicants on the current waiting lists and of those being rehoused under slum clearance schemes. The proportion of dwellings of different sizes needed for waiting list applicants in Greater London is given in the first column of the table below and for households likely to be rehoused from slum clearance areas is estimated in the second column. The composition of the total stock of local authority dwellings by size is given in the third column, the authorities' proposed total building programmes for 1963-66 in the fourth and an estimate of the division by size of the stock which they will hold in 1966 in the last column.



It is not easy to draw any firm conclusions from these figures. Different sizes of household on the waiting lists may have different degrees of urgency of need. Vacancies in the existing stock may arise at varying rates for the different sizes of dwellings and some of the vacancies occurring in the stock will be required for existing council tenants transferring to larger or smaller dwellings. Anticipated demographic changes both in the population as a whole and in those who are council tenants also need to be taken into account.

**Table 6.2. Estimated accommodation requirements compared with present and future local authority housing stock**

Waiting List 1963	Households from Slum Clearance Areas 1963	Total L.A. Stock 1963	Proposed Building 1963-66	Estimated L.A. Stock 1966
Bed-sitting room				
1 bedroom				
2 bedrooms				
3 bedrooms				
4 bedrooms				
100	100	100	100	100

Nevertheless the figures do suggest that the greatest need is for bed-sitting-rooms and one-bedroom dwellings and this seems to be borne out by what we were told by the authorities themselves, most of whom said that the households with the worst chance of rehousing were those needing bed-sittingrooms and one-bedroom dwellings. At the same time it seems to us that there is a need for rather more four-bedroom dwellings to accommodate large families. Some of the overcrowding in local authority property is due to a shortage of dwellings of this size and the proportion of the total building programme which is being devoted to large houses appears to be very small in the circumstances, although some authorities prefer to acquire existing houses rather than build new ones for larger families. It will be seen from the table however that the proportions of dwellings of different sizes which the authorities are likely to have available in 1966 differ very little from those owned in 1963 and it seems doubtful, therefore, whether the attempts to redress the balance in the current building programmes are adequate.

More than half of all authorities expected that there would be categories of people with urgent housing need for whom housing could not be provided. Most commonly cited were newly married couples, single persons, newcomers to the area, middle-aged couples without children, the elderly and evicted households. The Borough of Southall, for example, reported, "It would seem that single people under retiring age, couples under, say, 40 years of age and

a number of elderly people and families will remain indefinitely on the waiting list". It seems therefore that in the foreseeable future the supply of local authority dwellings will continue to fall short of the urgent need.

### Conclusions

1. Because of the wide variations in the way in which they are compiled, waiting lists are at present of little value as a measure of the demand or need for local authority housing in London. Nevertheless, the fact that there are 180,000 people registered upon them serves to confirm the need for a great many more dwellings for letting. To meet this need there is scope for the largest contributions that can be made by private landlords, housing associations and local authorities. It is worth noting, however, that, taken overall, local authority accommodation tends to be more efficiently fitted to the requirements of the families which it contains than either that of private landlords or owner-occupied property. Bearing in mind that Greater London as a whole has a smaller proportion of local authority property than the rest of England and Wales and that some of the worst housing conditions are found in those parts where the proportion is smallest, this suggests to us a need for a substantial increase in local authority building programmes.

2. The proportion of residential property which is owned by local authorities varies very widely from area to area, and there are considerable differences in the policies which are pursued by different authorities in accepting applicants on their waiting lists and allocating houses when they become available. In most cases a council tenancy has immeasurable advantages over any of the other possibilities open to the lower paid worker. It is often modern and invariably well maintained and managed and better value for the rent he pays than anything he can find elsewhere. Frequently it represents virtually his only prospect of finding accommodation at a price which he can afford. It seems highly undesirable in the circumstances that the chance of obtaining one should vary so widely according to which side of a boundary he happens to live.

3. It is understandable that local authorities regard themselves as owing a first duty to their own electors, but in the present conditions of acute shortage, a family must live where it can. Continuous residence in one area is for many neither possible nor desirable. Long residential qualifications exclude newcomers to an area who are often forced to suffer the worst housing conditions, and restrict industrial mobility.

Our attention was drawn to a report on Residential Qualifications made in 1955 by the Housing Management Sub-Committee of the Central Housing Advisory Committee and published by H.M. Stationery Office. They discussed both residential qualifications for admission to the waiting list and the weight to be attached to residence in the area when applicants are selected from the list for tenancies. On the first they concluded:

"... we are reluctant to give our support to residential qualifications in any form and we concur with the opinion expressed in the Third Report that all restrictions on admission to local authorities' waiting lists should be abolished as soon as conditions permit. In our opinion the time for their removal has now arrived in a large number of districts".

On the second point they concluded:

"... local authorities should ensure that once an applicant is admitted to the waiting list his prospects of accommodation are not prejudiced



because undue weight is attached to long residence when tenants are selected”.

We are very much in sympathy with both of these recommendations; although we accept that length of time on the waiting list should be a factor.

4. While the basic criterion for allocating council tenancies is housing need, it is understandable that those who already have more accommodation than they require should be given a low priority. However, some authorities do endeavour to rehouse such applicants in accommodation more suited to their needs, whether they are private tenants or owner occupiers, provided that arrangements can be made for another applicant on the waiting list who needs the larger accommodation to have the resulting vacancy. While we do not underestimate the difficulties in making such arrangements, (to take one example only, the movement of a controlled tenant, as the law now stands, results in decontrol of the dwelling), it seems to us that it might be useful if more local authorities were to explore this possibility. Any success achieved would help to reduce the amount of under-used accommodation.

5. The need to devote an increasing proportion of local authorities' resources to rehousing private tenants from slum clearance areas is likely to result in the housing of waiting list applicants becoming progressively slower. Despite the fact that most inner authorities are continuing, with difficulty, to build, some outer authorities, where building would be easier, have virtually ceased to do so. Since a reduction of densities is planned in many inner areas and an increase in many suburban areas, there is more scope for building in the outer areas specifically for those displaced from the centre. Indeed, if this is not done many lower paid workers and pensioners in the inner boroughs will be compelled to continue in crowded conditions.

6. Local authorities have recently appreciably increased their stock of small dwellings, but a further increase in the proportion of small dwellings in the future building programme is needed. These could be used to house the applicants under-occupying their dwellings who were mentioned above, the relatively few families at present under-occupying council dwellings and the larger number who will do so when the young families housed since the war reach the stage when their children leave home, and the high proportion of old people found in slum clearance areas and on the waiting lists.

7. We have been impressed by what has been achieved by the London County Council in the housing field. Its large stock of houses of varied type, size, location and rent have simplified the problem of finding the right dwelling for each applicant. Some of the most hard-pressed Metropolitan Boroughs told us that without the resources of the County Council behind them they would have been able to make little headway with their own acute problems. The County Council has been able to concentrate resources where they were most needed and to relieve the worst hardship over a wide area. Because of its greater financial resources it has been able to employ staff of high calibre such as are needed in the increasingly complex process of providing housing in London, where clearance must usually precede redevelopment. The process of slum clearance, movement of population and redevelopment in particular is exceedingly complex and great skill is required to deal with it. We doubt whether the resources of some existing authorities would have been adequate for this work without the support of the County Council. Some of the new London Boroughs may be in no better position than their predecessors to solve their housing problems completely by their own efforts.

8. The London Government Act 1963 makes certain changes in the allocation of housing functions which have a bearing on the problems we have discussed. It places a duty on the Greater London Council to establish and maintain appropriate records showing the total housing need in Greater London, and to set up the necessary machinery to get this information. The Council will specify the information it needs. The new London boroughs are required to establish and maintain a register of all applications made to them and applications must be made initially to the borough in which the person is resident. A more objective assessment of the extent and location of total housing need and aspirations carried out by a uniform method throughout the Greater London area should therefore be available in the future.

9. Our analysis of the use made of waiting lists, the criteria employed for the selection of tenants from those lists and other sources and procedures for the assessment of future housing requirements suggests there may be a need to make clearer distinctions between (a) the task of determining the long term housing requirements of an area (including, for example, the sizes of dwellings and the rate of replacement needed) and (b) the task of identifying the individual households most urgently in need of accommodation at any given time. Thus criteria for entry to the waiting lists should be designed for the first purpose, while those for the selection of tenants should be designed for the second. The authorities primarily responsible for the first task must be the Greater London Council and the Ministry, while those primarily responsible for the second will usually be the Greater London boroughs.

10. Under the Act, the major housing function lies with the new boroughs, The Greater London Council, has a duty to survey the whole of the area and to ascertain by consultation how far each London borough will be able to provide for its own needs or help other boroughs. The Council has powers to acquire land and provide accommodation inside Greater London, subject to the consent of the borough in which it is proposed to build, or if it is withheld, the consent of the Minister. The resources of different authorities and the magnitude of the problems with which they are faced at present vary very widely. We hope that in the new arrangements the opportunity will be taken to apply uniform and logical criteria of need over the whole area and to re-deploy the available resources to serve those in greatest need. It is important to note, however, that the existing powers will only permit such hopes to be realized by the consent of the thirty-three local housing authorities created by the London Government Act 1963.



## 2. Non-profit Housing Associations and Trusts

### Introduction

In this section of our report we review the evidence we received about the work of Housing Associations, Housing Trusts and Housing Societies operating in the Greater London area. The definition of a Housing Association and of a Housing Trust, and the difference between them, is not important for the purpose of our report; the definitions are contained in the Housing Act of 1936 and have been subsequently amended in detail only. The term "Housing Society" was specifically defined in the Housing Act 1964 and now applies only to those non-profit organizations which are established to promote cost-rent and co-ownership schemes under that Act. We use the term "Housing Association" to include both associations and trusts, and reserve the term "Housing Society" for cost-rent and co-ownership schemes provided under the Housing Act 1964, but we include also non-profit organizations formed for the purpose of the comparable but limited pilot scheme authorized under the Housing Act 1961.

A number of our witnesses expressed the hope that housing associations and societies may greatly expand their activity; their tradition of good management and their resources of skill and experience could enable them to play a useful part in the provision of more rented housing in the future, whether by new building or the acquisition of existing property. This hope of increased activity by housing associations and societies seems also to have inspired official policy. Two recent White Papers and the Housing Acts of 1961 and 1964 have contained proposals for stimulating the development of housing societies which will provide and manage houses at cost rents or on a co-ownership basis to help people who need a house or flat but who do not wish or are not in a position to buy and cannot expect help from local authorities.

Whatever may be the possibility of future expansion (and this is considered later), our terms of reference require us to survey the existing stock of houses in London and to enquire into the rent and management policies of those who own them; of this stock, a small part is owned by a variety of philanthropic and non-profit housing associations and societies and some account of these is therefore necessary.

### Types of housing association in Greater London and the number of dwellings they provide

Housing associations in Greater London may be classified in three ways. The first broad division is between the associations having charitable status which are thus exempt from income tax (in general those whose objects are to provide housing for people with limited means), and those which, although non-profit making, are subject to tax. This distinction is important for its economic implications which are analysed in Chapter 3. It is also important because of the complications it is likely to cause in the work of Trustees determined to increase substantially their contribution to the provision of rented housing. These complications we examine later.

Secondly, associations may be classified according to the numbers of dwellings they own. Here a word of caution is necessary in relation to the figures quoted in this section of our report. There appear to be no reliable comprehensive statistics about the work of housing associations in Greater

London, or indeed in any other area. The majority of associations are members of the National Federation of Housing Societies and most, but not all of them, submit an annual report of their work. We are grateful for having had these reports made available to us, but there are a number of associations outside the Federation of which we have no detailed knowledge.

The report of the 1960 Housing Survey gives no separate information about housing associations; they are included with privately rented houses. Official statistics about improvement grants include housing associations under private owners because, "most housing associations prefer to obtain grants under the provisions relating to private persons". Thus it is that the associations themselves, and the National Federation, are almost the only sources of statistical information and we have supplemented what they were able to give us with information which has come to us in evidence. We made no attempt to secure statistical returns from every society in London since the result would not have justified the complexity of the task but we are satisfied that the figures we quote in the following paragraphs give a fair picture of the activities of housing associations in the Greater London area.

There is a small number of large housing associations owning upwards of 1,000 houses. These are the associations which have a long accumulated experience of housing management and have developed policies and administrative procedures which ought to be the basis of a substantial expansion. The 1963 Tenant Inquiry shows that, of the tenants of housing associations in Greater London, a large proportion live in dwellings owned by this small group of large associations.

The largest number of associations, on the other hand, have fewer than a hundred houses. Table 6.3 below shows how dwellings in Greater London owned by housing associations are divided between the larger and smaller associations. The figures exclude the large number of associations which administer old people's homes and also those that are registered but have yet to complete their first building project. In fact the membership of the National Federation includes some 180 charitable associations alone in Greater London; thirty-two of these, about 18 %, registered during the last twelve months.

**Table 6.3. London's Housing Associations by Size**

No. of dwellings	No. of associations	Total dwellings
Above 5,000	1	7,221
1,000 to 5,000	7	14,293
500 to 1,000	5	3,308
100 to 500	19	4,517
50 to 100	7	440
Under 50	30	619

The third way in which housing associations may be classified is according to the particular section of the population they exist to serve. Table 6.4 shows how the work of the associations in London has developed.



Of the different types of association listed in Table 6.4, industrial societies meet the needs of employees in a particular company or industry. "Self-Build" is a post-war revival of an eighteenth century self-help movement; the society consists of people who are willing to put into the common cause their savings and their labour. Associations for special groups are increasing in number in London; the most intense housing pressure brings greatest hardships to those least able to fight their own cause; the homeless, the immigrant, the handicapped and the discharged prisoner. For all of these, special associations have come into being, and the increase of 18% which took place last year in the number of charitable associations in London, indicates widespread concern for the needs of these groups.

**Table 6.4. The Different Types of Associations in London**

Classification	No. of associations	Total dwellings
Old people	16	813
Industrial	8	1,982
Self-build	2	57
Special categories	8	642
General family	35	26,904

There are two types of association not included in these figures. First there are the almshouse foundations which are the oldest amongst corporate bodies providing for the needs of the elderly. All of them are recognized as housing associations and are thus eligible for subsidies and improvement grants. In Greater London there are 178 almshouse foundations of which 121 are members of the National Association of Almshouses. These 121 foundations provide in all 1,961 dwellings which give homes to rather more than 2,000 people. Twenty-three foundations have built new dwellings since the war, and between them they have provided 302 new homes. Second, there are the new housing societies providing homes at cost-rents or for co-ownership. In Greater London there are eleven such societies, and together they are building 900 dwellings. Only fifty-six of these are occupied but completion of the dwellings will be rapid over the next twelve to eighteen months.

Available records do not allow the whole stock of houses owned by associations to be classified according to the age of the buildings but rather more than 19,000 dwellings owned by the seven largest associations can be classified in this way:

Date of construction	No. of dwellings
Before 1900	2,716
1900-1914	7,219
1919-1939	8,474
1945-1963	843

The form of tenure applied to the occupants of the dwellings owned by housing associations varies widely. It may give occupancy for a payment unrelated to the current value and cost of maintaining the dwelling; it may be

normal renting, or it may be a kind of co-operative ownership akin to a partnership of owner-occupiers. The financial structure of the associations, their status for purposes of taxation and their access to housing subsidies are all different; they result from the constitution of the association and, sometimes have only an incidental relationship to the means of those for whom the houses are provided. These financial matters, which are of crucial importance to the tenants, are dependent on highly complex and occasionally controversial questions which determine whether or not a particular housing scheme is charitable; they may depend too on the precise definition in the associations' rules of the occupiers' role in management and financial control; they may depend also on the policies of the particular local authority in whose area the association is operating. If an association operates in the area of more than one authority, its financial arrangements, and therefore its rents for similar dwellings, may be different in one area from another.

In 1961 the Government decided to test the possibility of stimulating a more substantial development of housing associations by making arrangements under which money would be available to approved non-profit making societies which would build houses to let at economic rents. It understandably avoided the financial and legal maze just described and left unreformed the housing association movement that history had bequeathed. It followed that existing associations wishing to secure loans from the fund of £25 millions made available under the Act found in practice that it was necessary to establish a new and separate society for the purposes of the Act. The £25 millions was soon fully deployed. The Housing Act of 1964 then made what was virtually a new beginning for the housing association movement. It brought together public funds and private investment to provide a fund which could amount to £300 millions for advances to housing societies, and it established a Corporation to promote their interests and give technical and financial advice. But again, the movement as such was left unreformed. Yet another special type of association was defined for which the term "Housing Society" was used. An established association which may have created a separate society for the purpose of the 1961 Act, found it necessary to establish yet another new and financially distinct body if it was to support the new developments. The tenants of the cost-rent societies formed under the 1961 and 1964 Acts are exposed to the effect of current interest rates and building costs without the mitigating influence of tax concessions available to individual or corporate owners, subsidies available to the tenants of a local authority or of a housing association operating under "authorized arrangements" with a local authority, the pooling of rents and consolidation of loans which is possible for established housing bodies, or the capital given, or lent at low interest, with which almost all charitable housing associations began their work. The effect of these various factors on the rents of comparable dwellings has been analysed in Chapter 3.

### **Rent policy**

It is open to only a few of the larger associations to have a "rent policy". A rent policy implies choice in determining rents, and choice is available only when there are subsidies derived from rates or other sources which can be increased or diminished; when there are opportunities for pooling the rents of houses in earlier schemes with those in later developments; or of securing flexibility in interest rates by consolidating loans, or of exercising discretion



in selecting the source from which money is borrowed and negotiating the terms of the loan.

The large endowed associations have a rent policy to the extent that, in accordance with their terms of trust, they expect to receive only a low rate of interest—2% to 3%—on the capital employed in their housing schemes. They also have property built in their early years without subsidy, the rents of which, since the Housing Repairs and Rents Act 1954 they have been free to adjust. These associations are able to introduce rent rebate schemes which are likely to become of greater importance as management costs rise. Such schemes would be more significant if the associations were free to develop a rent policy for their property as a whole. For the rest, they, with other associations, have little choice open to them in fixing rents. In so far as subsidies are paid, each scheme is the subject of a separate agreement with a local authority, and the rent can be varied only in agreement with that authority which is concerned with one scheme and not with the association's total operations. Increases in the rents fixed by the agreement are usually related only to actual increases in the costs of repairs and maintenance. The capital element in the rent—a low rate of interest on historic cost—remains unchanged so that the rents of the dwellings bear little relationship to those of dwellings more recently built or to the incomes of the tenants. Nor can the obligations resting on the tenants of more recent properties be lightened by an enhanced income from earlier properties if these also are subject to agreement because subsidy is paid.

Grants for conversions and improvements to housing associations are each similarly subject to a separate agreement which governs the rent. This in part explains why those associations which can afford to do so apply only for the standard grant and operate virtually as private owners. The L.C.C. has been willing to consider as a whole the rents proposed by a housing association for all its improved properties which are the subject of agreement with the Council. Comparable rents have thus been agreed for comparable dwellings whenever the improvement was carried out, provided that the rate of interest secured by the association on money employed in all schemes is within a maximum approved by the Council. This has been to the benefit of tenants of dwellings improved when costs have been highest or the rate of grant least favourable and has been possible only because there has been a single authority with appropriate powers for London as a whole.

There can clearly be no "typical" rents as examples of rents charged by three types of association will show. Flats having three rooms (excluding kitchen and bathroom) and belonging to a charitable association established with gift capital may have net rents varying from 25s. to 40s. This relatively narrow range results from the freedom which these associations enjoy to increase the rents of their earlier unsubsidized dwellings, to secure subsidies on later dwellings and to provide capital at a low rate of interest. A smaller charitable trust without gift capital has completed a block of flats having similar accommodation on land made available at about one-third of the current value. Exchequer subsidies enabled the association to meet its outgoings on these flats if net rents of £5 14s. 0d. were charged. This, however, is beyond the means of those the association exists to help, and the local authority has contributed a subsidy from the rates equal to £1 10s. 0d. a week for each flat, thus reducing the rent to £4 4s. 0d. A relatively new association which is expanding its work has built similar flats on land purchased at current values

as settled by the District Valuer. It has received Exchequer subsidies for expensive sites, for multi-storey development, as well as the general housing subsidy. No subsidy has been paid by the local authority from the rates. The association's outgoings are met by net rents approved by the local authority of £6 a week.

These schemes are evidently not found to be inconsistent with the charitable status of the association which alone makes possible rents at this level. We noted, however, that the dwellings built and the level of rents were little different from those developed on the outskirts of London by non-charitable societies subject to income tax and without the benefit of subsidy. The association's status as a charity determined the area in which it was able to build at a given level of rent rather than the type of dwelling or the income range of the tenants.

### **Management**

The methods of management of housing associations tend to differ according to their size. The larger ones either have a resident superintendent on each estate, sometimes assisted by one or two handymen, or else employ a professional housing manager to manage their estates from a central office. In either case a fairly close personal contact is maintained with the tenants and the standard of service is usually high. Most associations have a waiting list of applicants for vacancies and these usually contain many relatives of existing tenants. The associations are, however, able to give priority to those in urgent need in a way that might not be possible for a local authority whose allocation policy is likely to be less flexible. Where an association is charitable its status is safeguarded by requiring each applicant to disclose his income, which is checked with the employer, the aim being to house those with "below average" incomes. Most of the smaller associations are managed by the voluntary efforts of the members of the managing committee, although sometimes an estate agent will provide management services for a group of associations.

Associations with dwellings built during the nineteenth and early twentieth century have taken different views on the wisdom of modernization and improvement schemes. Some have made such limited improvements as were possible without reducing the number of dwellings; they have taken the view that at a time of great pressure, the quantity of accommodation for the many should not be set aside in favour of high quality for the few. Others have used vacant dwellings to clear a complete block and have then modernized the flats, reducing the total number of dwellings by 25% to 30%. Such associations have rarely been able to offer houses to new applicants.

### **The prospects for expansion**

The Housing Return published by the Ministry of Housing and Local Government for the 30th June, 1964, shows that housing associations in the London region have completed 4,422 dwellings since April 1945. Six-hundred and seventy-four dwellings were under construction on the 30th June. These totals are an inadequate guide to the possible construction of new houses in the future by housing associations. For this period, for example, they reflect the activity of one association which expanded rapidly for a particular purpose and completed over 1,300 houses for staff of the industrial undertaking with which it is connected. The Housing Return shows that in the country as a whole, 50,000 dwellings were completed by housing associations



between 1945 and 1964. Nearly half of this total was, however, added between 1953 and 1956, and this again was for special reasons.

As a proportion of the total number of dwellings built since the war, the 4,422 constructed by housing associations in London is rather smaller than the proportion constructed by associations in the rest of England and Wales. This suggests that there is scope for a considerable expansion of the associations' activities. The capacity of housing associations and societies to expand in order to help meet the current housing needs of London however depends upon their resources in money and personnel. These need to be related to the particular tasks to which each type of association is committed.

Cost-rent and co-ownership societies have soon deployed the £25 millions made available to them under the 1961 Housing Act and their prospects for rapid expansion with the larger resources now allocated seem bright. But the examination we make elsewhere in this report of the fiscal and economic conditions to which at present they are subject makes clear their inability to provide houses in central London for those whose needs concern us most. Given this limitation, it is apparent that hopes for a substantial contribution from housing associations in meeting these needs must rest in the charitable associations. There are three categories of association which are seeking to meet the needs of London's lower paid citizens.

Small associations directed mainly to the needs of special groups are at present proliferating in central London. Many are acquiring property having a limited life and restoring it to meet the clamant needs of those they seek to serve. These operations are largely financed by money raised from public appeals. The justification for the work of these small societies lies in the urgency of the need they try to meet. The scale of the work is modest, though the numbers of houses related to the needs of those for whom they are intended are by no means insignificant, and their importance to the minorities for which the associations try to cater can hardly be overstated. But this proliferation of small associations presents problems of management and re-development in the future, and though their work is undoubtedly valuable it is not likely to form a suitable base for the large extension of housing association activity that some witnesses have commended to the committee.

Large associations without endowment restoring and converting property on a considerable scale require certain advantages if they are to continue to operate. They need vigorous direction and counsel from those familiar with the world of property and finance. They are fortunate if they have a stock of pre-war dwellings with freedom to adjust the rents in order to produce a surplus from which to meet the difference between the maximum rents prospective tenants can pay and the annual charges which will fall on the association.\* Alternatively they need gift capital, contributions or rate subsidies in order to meet this difference which is likely to be about £2 a week for each dwelling. They must work with a local authority which values their contribution sufficiently to advance the full cost of approved projects, and, as do a few authorities, to charge the rate of interest at which the authority itself can raise loans. Not least important, confidence is needed that local

---

\* Under section 23(3) of the London Government Act 1963 the Minister has power by order to provide for the transfer to a housing association of any housing accommodation belonging to the Greater London Council or the Council of a London borough provided, in the latter case, that it is outside the borough.

authority co-operation will be sustained and not subject to sudden changes of policy. Even so and in the absence of rate subsidies, expansion is limited by the revenue surplus available from pre-war properties or the amount of contributions in capital and revenue that can be raised. One such association writes in its annual report:

“In fact the Trust is back where it began. In spite of a thriving economy and the welfare state, it is still urgently necessary to provide low-rented accommodation for the needy. This was achieved before the war only by the generous free donations from our subscribers and by the issue of Loan Stock at a low rate of interest. Is it possible to obtain funds to-day by similar means?”

This seems to present a depressing picture. But even so there are some associations which are not content competently to manage, improve and replace the property they have inherited. They are using the resources they have with skill and enterprise; one association alone is preserving from homelessness more than 100 families a year.

The scope for expansion by the larger charitable trusts is limited by their policies in raising capital for new development. Some borrow no money; they build only when resources have accumulated from surplus on revenue and reserve accounts. Others borrow only such sums as can be repaid from revenue surplus in a short period. Thus rents can always be based on 2%–3% interest on historic cost. One of the largest trusts shows in its annual report that it has been able to undertake considerable expansion because of the accumulation of funds during and after the war. These will have been fully deployed by 1968 when present projects are completed. Thereafter the annual capital flow from surplus income will be £300,000 a year. The trustees say, “The work which will still be possible and desirable on existing estates—small in filling developments and improvements to existing dwellings—must mean that little, if any, money will be available for new building in new localities for a long time to come”.

If these housing associations are to play a significant role in the redevelopment of large areas of London, or to claim partnership with public authorities in opening up land newly allocated for housing, then these policies must clearly be changed. The evidence shows that associations without endowment which have equipped themselves with development as well as management skills can acquire sites in competition with private developers and, with exchequer subsidies, can build dwellings to let in central London. Other and larger charitable associations, with experience of development, an established administration and an organization for management and maintenance, should move into this field if the housing association movement is to make the impact on London's housing of which it is capable. The associations themselves will need greater freedom in the management of the finances and rents of their property as a whole. Public accountability is essential; it need not express itself in a score of different agreements with different authorities having different policies, each controlling the activities of a single association. This is one of the reasons why, within the County of London, the London County Council has, in the past, been an important alternative to the Metropolitan Boroughs as a source of loans and grants, especially for the larger associations with property in many different areas. The associations will also need staff experienced in development as well as in management to be engaged



in an unremitting search for sites and in their acquisition. If this is to be done on the scale required, it cannot be carried out by an administrator or manager as an addition to his ordinary duties. In this, housing associations might work together. Indeed, the National Federation, relieved of responsibility for the cost-rent and co-ownership scheme which it has successfully established, might well fill this new and important role.

### Conclusions

1. The principal contribution to the provision of general family housing in London was made by the large charitable housing trusts in the years when they were deploying the funds made available by the philanthropy of their founders. There has been no subsequent expansion on anything like the same scale. Thus, since the second world war and in the absence of further large philanthropic contributions, the contribution of housing associations has been marginal. The only exceptions have been one or two industrial associations building virtually as cost-rent associations but helped by subsidies passed on by local authorities.

2. We value the work of the small charitable bodies at present raising funds to buy and convert properties and thus relieve the plight of some of London's homeless. Admirable though this work is, however, it will in our view continue to be in the nature of an emergency measure; it is not a pattern for a large scale contribution to London's housing by the housing association movement.

3. The establishment of the Housing Corporation, with substantial capital for building by the newly constituted housing societies, promises to bring together private investment capital, "risk" capital from Government sources, expert technical advice from the Corporation, and development skills from professional people who seem, from the experience gained with the pilot scheme under the 1961 Act, to be willing to make their contribution to the work of housing societies. But the fiscal provisions within which these societies must work and their exclusion from any aspect of subsidized housing, means that they cannot operate in the very sector of the London housing market where their energy and initiative is most urgently required.

4. We have records of housing associations having charitable status which are able to build flats in the area of greatest need at net rents of £4-£6 a week. This they are able to do only because they enjoy the full range of subsidies and are exempt from income tax and profits tax on their amortization and reserves. But as charitable bodies they cannot draw upon the financial resources made available through the Housing Corporation, and, for the reasons discussed earlier, there seems no prospect of any substantial expansion in their work.

5. We find it difficult to see any rational explanation for this division in the housing association effort, or how charitable status is relevant to the effort which is needed by public and voluntary agencies to meet the need for family houses and flats in London. Nor can we see any convincing reason for the relief from taxation granted to one association and withheld from another when each is providing comparable dwellings at comparable rents. The matter is more perplexing when co-ownership associations, which are likely to be building for those with higher incomes, are given the same favourable treatment for tax purposes as are charitable associations.

It seems to us that if non-profit making housing associations are to make an effective contribution to the most urgent needs—and it is widely accepted that they should—then a rationalisation of the fiscal and legal provisions governing their activity is urgently needed; at present these seem to have the effect of discouraging the very associations which are equipped to give effective help in the area in which it is most needed.

Certain difficulties present themselves by reason of the importance of charitable status to societies raising money by public appeals or those having some income from an endowment. But we do not think that these problems applying to a small part of the movement should be allowed to perpetuate the anomalies to which we have referred.

6. From the evidence we have received we have formed the view that the future growth of the housing association movement is dependent on decisions of policy which it is not within our terms of reference to discuss. It is part of the larger question of whether the housing in London required by those needed to man the metropolitan services and by others earning comparable wages or salaries is to be provided exclusively by local authorities, or whether, as in the other capital cities whose experience we have briefly considered, there are to be other serious contributors. If this is to be so, and if the contributors are to include housing associations and societies, then a quite new legal and financial framework for their activities must be provided.



### 3. THE PRIVATE LANDLORD

#### Introduction

So far in this chapter we have considered two types of owner concerned with rented housing, the local authorities and housing associations. There remain the private landlords, who still provide the largest share of rented housing in London.

The 1961 Census showed that about 1,125,000 (roughly two out of five) households in Greater London rented their accommodation from private landlords; for the rest of England and Wales the proportion was one in four. In both actual numbers and as a proportion of the total however, that share of the market is declining. This decline began before the first world war when the great majority of all houses were rented from private landlords. Among the many reasons for the decline are rent control at an increasingly unrealistic level, the growth of owner occupation aided by the development of the building society movement and favourable tax arrangements, and the steady increase in subsidized local authority housing. Some of these factors have already been discussed in Chapter 3.

We have explained that we asked the Social Survey to undertake a survey of landlords on our behalf. The task was not an easy one, and it is perhaps not surprising that no comparable survey had been attempted before. Nevertheless it seemed to us of first importance to establish some simple facts about different kinds of landlords, and we are grateful to all those who helped us. We should emphasize that the survey relates only to landlords of private rented property covered in the 1960 Housing Survey sample which was still privately rented in 1963. Our sample of landlords can thus be directly related to the sample in the 1963 Tenant Inquiry. We should also explain that housing associations are classed as private landlords in many of the statistics which were available to us and it has not been possible to exclude them from the figures relating to private landlords given in this section of the report. The numbers are relatively small however, and do not affect the general picture which we have tried to present.

The full report on the 1964 Landlord Inquiry is reproduced in Appendix V, and we confine ourselves here to a few significant points that emerged from it. The main questions of interest seemed to us to be: what kinds of people and institutions make up the group of "private landlords"; what types of tenants rent from the different types of landlord; what is the distribution of property between "large" and "small" landlords; what in general are their letting policies and management practices and to what extent do landlords and tenants appear to be satisfied about their relationships; are there easily discernible changes in the stock and ownership of property which is privately let, and what seem to be landlords' intentions for the future?

#### Who are the private landlords?

We have noted that about 1,125,000 households in Greater London were in 1961 renting their accommodation from private landlords. The first point to stress about private landlords is that they are an extremely heterogeneous group, ranging from individuals of many kinds to large companies and trusts. Table 6.5 shows the essentials of the picture. Half of the lettings are by individuals, a little over a third by companies.

**Table 6.5 Types of landlord**

Type of landlord	Percentage of lettings
<i>Individual</i>	
A person	48
Group of persons	3 } 51
<i>Company</i>	
Non-property	6
Mainly residential	27
Mainly non-residential	3 } 36
<i>Other Bodies</i>	
Charitable trusts, housing associations	4
Other trusts and executors	6
Public bodies	3 } 13
	<hr/> 100
Sample	996

*Source: 1964 Landlord Inquiry*

The holdings of the landlords covered in Table 6.5 of course vary enormously in size, a feature well brought out in Table 6.6 below.

**Table 6.6 Size of landlords' holdings**

Number of lettings in the London Conurbation	Proportion of landlords	Proportion of lettings
	%	%
1	60.4	14
2-4	25.1	16
5-9	9.2	13
10-24	3.6	11
25-49	0.9	7
50-99	0.5	7
100-499	} 0.3	12
500-999		5
1000 or more		15
	<hr/> 100.0	<hr/> 100
Sample	—	996

*Source: 1964 Landlord Inquiry*

At one extreme there are some 40 or 50 landlords, each with 1,000 lettings or more, who account for 15% of all lettings, though they are only a minute fraction of the total number of landlords. At the other extreme, some 60% of landlords, each with one letting, account for only 14% of all lettings. As the fuller analysis in Appendix V shows, the picture differs markedly for the different kinds of landlords distinguished in Table 6.5 above: of the



lettings by individuals, for example, only 5% are by individuals having 100 lettings or more, whereas 62% of lettings by companies and 90% of those by public bodies such as the nationalized industries and hospitals were made by landlords with 100 lettings or more.

### Individual landlords

We have seen that half of the lettings by private landlords in the London conurbation were by individuals, or groups such as a married couple or two brothers. But even this group is by no means homogeneous. Perhaps a quarter of these lettings were by owner occupiers letting part of their houses, and a further 10% by tenants sub-letting part of their own homes. Thus in over a third of the lettings by individual landlords, tenant and landlord lived on the same premises.

The tables in Appendix V give other details of the characteristics of individual landlords, such as their sex, age and income, and it may be noted in passing that these figures do not confirm for London the finding of J. B. Cullingworth who showed that in Lancaster a very high proportion of rented property was owned by elderly poor widows.\* In London, according to our figures, women over 60 whatever their income or marital status were the landlords in only 1 in 8 of all private lettings.

Of more general interest, in view of all that is said about immigrant landlords, is the picture of country of origin presented in Table 6.7.

**Table 6.7 Birthplace of landlords who are individuals**

Landlords' country of birth	Extra-mural† landlords	Owner-occupier landlords	Tenant landlords
	%	%	%
Great Britain	91	49	96
West Indies, Pakistan, India, } West Africa	4	15	—
Other Commonwealth	—	5	—
Other (mainly European)	5	31	4
	100	100	100
Sample	309	122	50
Information not obtained	38	1	1

*Source: 1964 Landlord Inquiry*

† Landlords living outside the rateable unit which is or contains the letting.

This shows that half of owner-occupier landlords were born outside Great Britain, whereas landlords of other types were almost all born in Great Britain. Among the foreign-born owner-occupier landlords, the ratio of white to coloured was about 5 : 2, the great majority being of European origin.

\* J. B. Cullingworth. *Housing in Transition*. Heineman 1963.

### Companies, trusts, housing associations and public bodies

Companies of various kinds, primarily owning residential and other property, were responsible for 36% of all private lettings. The companies owning two thirds of company lettings had been in the London house property business for more than twenty years, and though companies continue to enter the field, it is our impression that the new ones are operating on a relatively small scale.

The charitable trusts, executors and private trustees, hospitals, nationalized industries, housing associations and similar bodies, whom we have grouped together under the title "other bodies" together owned the remaining 13% of all private lettings. The great majority had been letting property in London for more than twenty years. Very few had entered the field between 1957 and 1960. The majority of lettings by these bodies were in large holdings of 100 or more dwellings.

### The dwellings owned by private landlords

We can get a reasonable picture of the kind of accommodation owned by private landlords from the 1963 Tenant Inquiry, at any rate for the 1960 private lettings which still existed in any form in 1963. Two-fifths of these were singly occupied houses or flats, and three-fifths were parts only of a house or a flat in multiple occupation. Seventeen per cent of the lettings were furnished, and slightly less than half of all lettings were let on controlled tenancies. Privately rented accommodation had a higher proportion of small units than either owner occupied or council property; nearly a half had one bedroom (including bedsitting rooms), nearly a third had two bedrooms and a little over a fifth had three. Furnished lettings were particularly small, nine out of ten having only one bedroom. Most of the largest accommodation was in singly occupied houses, particularly in controlled tenancies.

It seemed to us of interest to enquire what kinds of lettings characterise the different classes of landlord and Table 6.8 gives the essence of the picture.

**Table 6.8 Type of landlord and type of letting**

Type of landlord	Controlled tenancy (unfurnished)			Not controlled				Total sample of lettings	
				Unfurnished			Furnished		
	Singly occupied house	Singly occupied purpose-built flat	Part of house or flat	Singly occupied house	Singly occupied purpose-built flat	Part of house or flat	Mainly parts of houses		
Individuals	% 20	% 2	% 25	% 4	% 1	% 24	% 24	% 100	Number 394
Company	16	16	17	6	23	16	6	100	281
Other bodies	17	10	23	11	18	21	—	100	111
All	18	8	22	6	11	21	14	100	786

Source: 1964 Landlord Inquiry

In the case of individual landlords, a little under half of the lettings are controlled tenancies, and the figures for companies and other bodies are only marginally higher. Almost three-quarters of the property owned by individual landlords consists of sub-divided houses or flats, an appreciably higher proportion than is found in the holdings of companies or other bodies.



Individuals own four out of five of all furnished lettings. Companies' holdings are more heavily concentrated in purpose built flats. Compared with individuals and companies "other bodies" have a rather higher proportion of singly occupied house and virtually no furnished lettings.

### **The tenants of private landlords**

As compared with owner occupiers and council tenants the households renting from private landlords in 1963 included markedly high proportions of single people, very young families, old people, newcomers to the area, unskilled workers and the very poor. Families with children in privately renting households were concentrated in multi-occupied dwellings, only a third of them having a whole house or flat. One in seven lived in furnished accommodation. The households having a whole house or flat for themselves were mainly older people who had moved in many years ago. In furnished lettings, on the other hand, half of the tenants were under thirty. Half of the tenants in furnished lettings had moved in during 1963 and as many as 32% of households were trying to move out. It seems that many young people take furnished accommodation which they regard as temporary. In view of the low standard of much privately rented property, and the fact that many of the self-contained units are occupied by elderly tenants on controlled tenancies, it is not surprising that young growing families make considerable efforts to find larger homes with better domestic equipment.

Of the heads of households renting from private landlords, 85% were born in Great Britain. The remaining 15% consisted of 5% born in Ireland, 4% in the West Indies, India, Pakistan or West Africa, 2% in other Commonwealth countries, and 4% elsewhere, mainly in Europe. Three-fifths of these foreign born tenants lived in furnished accommodation, where they constituted a half of all tenants. Those born in Greater London held rather less than a quarter of furnished tenancies, and the rest of the tenancies were occupied by migrants from other parts of the United Kingdom. Over half of the tenants of furnished lettings had been in London for five years or less.

### **Management and letting policies**

As little information is published on the management of private rented property, we asked local authorities to tell us of landlords' standards of management in their areas. Only a minority were able to do so. Nearly two thirds of these reported that landlords' standards of management were satisfactory, good, or improving. These authorities were mainly in suburban areas. The remaining third, which were largely in the inner areas, reported that standards of management were poor or deteriorating.

Tenants were asked in the 1963 Tenant Inquiry to consider the way their landlords had treated them, and to state whether they were "completely satisfied", "fairly satisfied", "rather dissatisfied" or "completely dissatisfied". To get the other side of the picture, landlords were asked whether these tenants had been unreasonable in any way. The results are shown in Table 6.9.

The great majority of tenants were either "completely satisfied" or "fairly satisfied" with the way the landlord had treated them, and the figures in the Table suggest that the "most satisfied" tenants were those in furnished lettings and the least satisfied were those in controlled tenancies. The landlords' side also shows a picture of fairly general satisfaction. Questions of this kind, of

course, have their particular difficulties, and the results should not be over-interpreted. Even so, they certainly do suggest that the majority of relationships between landlord and tenant are felt by both parties to be reasonably satisfactory.

**Table 6.9 Landlord-tenant relations**

Extent to which tenants are satisfied with the way the landlord has treated them	Controlled tenancies (unfurnished)	Uncontrolled tenancies (unfurnished)	Uncontrolled tenancies (furnished)	All types
	%	%	%	%
Completely satisfied	49	68	72	60
Fairly satisfied	36	22	26	28
Rather dissatisfied	10	6	2	8
Completely dissatisfied	5	4	—	4
	100	100	100	100
Proportion of tenants considered by their landlords to have been unreasonable	9	4	8	7

*Source: 1963 Tenant Inquiry, 1964 Landlord Inquiry*

The generally satisfactory nature of the relationship between landlords and tenants must be due partly to the surprising fact, revealed by our Landlord Inquiry, that this relationship is of a purely commercial nature in only two-thirds of all London lettings. Landlords were asked how they viewed the letting (or the rateable unit which contained the letting) and the results are shown in table 6.10.

**Table 6.10 How the landlord regards the letting**

How the landlord regards the letting	Controlled tenancies (unfurnished)	Uncontrolled tenancies (unfurnished)	Uncontrolled tenancies (furnished)	All types
	%	%	%	%
An investment	75	64	62	69
An encumbrance	12	5	—	8
A place for an employee	3	11	1	6
A place for a relative or friend	4	8	23	8
A social contribution	1	7	—	3
A future place to live	1	1	1	1
A place to live in and let part	1	—	8	2
Surplus space at the moment	1	3	5	2
Mainly interested in the land	2	1	—	1
	100	100	100	100

*Source: 1964 Landlord Inquiry*



Only about two-thirds of all lettings were regarded by landlords primarily as an investment; a small proportion were considered an encumbrance; and the remainder were provided for non-profit making purposes—mainly for relatives, friends, employees or needy tenants. A third of all decontrolled rents were affected, presumably reduced, by some special consideration. This proportion rose from just over a quarter in the County of London to as many as half in the Suburban Fringe. There is thus a considerable proportion of private lettings in the outer parts of London which is not effectively “in the market”, but is restricted to special categories of tenant. These special tenancies may now bulk so large in the private rented sector because their numbers have remained stable while landlords primarily concerned with investment are withdrawing from housing.

Some of these special categories of tenant must be found among the 1 in 7 weekly tenants who do not have a rent book. In some of the other cases where tenants had no rent book, landlords may have been trying to evade tax and other responsibilities. Less than a quarter of the weekly tenants without rent books considered that they should have had one. Of the rent books for weekly tenancies which were available for inspection 1 in 5 contained neither the landlord's nor the agent's name and address as required by law. All tenants were asked if they could get in touch with their landlord should they wish to do so: 1 in 10 said they would be unable to do so, but very few said they had wanted to get in touch and failed. These were mainly in controlled tenancies, particularly in singly occupied houses. Other evidence we have received confirms that a small proportion of tenants are unable to get in touch with their landlords.

A number of small landlords submitted evidence of their management problems and we have no doubt that cases of genuine hardship exist among owner occupier landlords and elderly landlords whose property is let on controlled tenancies. We were also struck by the ignorance of many of these small landlords concerning their legal rights, even in cases where they reported violence, intimidation and abuse by their tenants. Some small landlords appeared also to have been unaware that if they purchased the property after 1957 they could not plead hardship as a ground for obtaining possession for their own occupation.

Other landlords have reported to us their difficulties in getting rid of thoroughly unsatisfactory tenants even where the premises are decontrolled. Such tenants may ignore a notice to quit and refuse to leave until compelled to do so. Although until the Protection from Eviction Act, a temporary measure passed in December 1964\*, it was not illegal to evict a decontrolled tenant without a court order, reputable landlords rarely did so but preferred the more orthodox method of taking proceedings for recovery of possession, usually through the County Court. This normally involved a wait of at least six to eight weeks after issue of the summons before the day for hearing, and at the hearing the court would usually allow the tenant at least twenty-eight days to go; if he still refused to leave, a further waiting period would inevitably elapse before the Court Bailiff was able to carry out the eviction. An alternative procedure lay in the High Court, admittedly quicker if no defence

---

\* The Protection from Eviction Act 1964 prohibits eviction without a court order where the net annual value for rating does not exceed £400, and gives the court discretion to suspend an order for possession for a period up to twelve months.

was entered but considerably more costly. If the tenant is protected by the Rent Restriction Acts eviction without a court order is illegal (and was so even before the 1964 Act) and the power of the court to order possession is restricted. Arrears of rent is one of the grounds upon which an order can be made, but even in those cases the court usually suspends an order to allow the tenant to pay off the arrears by instalments; if default is made after that it often involves a further application to the court to enforce the order, and the time between giving a notice to quit and ultimate recovery of possession is likely to be a good deal longer than in a decontrolled case.

Persistent arrears of rent are often a cause of this type of trouble, and although upon notice to quit being given, payment may cease entirely, the landlord can do little except await the court order. This often means that by the time possession is ultimately recovered the tenant may owe anything between four and six month's rents as from the date of notice to quit, apart from any arrears due before that. Although the court may order him to pay these arrears, plus the costs of the case, his financial position may well be such as to render the order quite valueless and the landlord may lose a large sum of money.

Our evidence suggests that the proportion of tenants whose anti-social behaviour or serious arrears of rent makes it unreasonable that they should remain in occupation is very small. Nevertheless we think that in fairness to landlords account should be taken of these difficulties in any measure designed to give increased security of tenure to tenants. One landlord who had suffered for several months the nightly screams and abuse of a mentally sick decontrolled tenant, who had refused to leave or accept medical treatment, informed us that "it is not every landlord that wishes to act like a Rachman in this type of case" but "in desperation I have quite simply packed her bags, put them in the station left luggage office and handed her the receipts at her place of work".

### **Recent changes in the stock of privately rented housing**

It is not possible accurately to quantify the long term decrease in the stock of privately rented housing, but before the 1914-1918 War more than four fifths of the country's housing stock is thought to have been privately rented and by the early 1950s the proportion had declined to little over a half. In the 1963 Tenant Inquiry we attempted to discover what changes had taken place in private lettings in the London conurbation since 1960. We cannot give a complete picture of the change in privately rented property during the forty months which elapsed between the 1960 and the 1963 surveys.\* We can, however, estimate the changes that took place up to 1963 in the property which was privately let in 1960. In presenting this picture we have made

---

\* To do this, we would have needed to know not only the changes that had taken place in the accommodation which was let in 1960, but also how many units had been newly let since that date—either newly built or changed from owner-occupation to private tenancy. This we were unable to do without a survey of owner-occupied property and another of all new building, which we did not consider justified. All our evidence, however, points to a negligible amount of new building for letting; what little there is appears to be let at rents which could be afforded only by the middle and upper income groups. Owing to the second omission, we are unable to say whether more owner occupiers have entered the field as landlords since 1960. Nor are we able to say with assurance how many, if any, dwellings which were owner occupied in 1960 have since been let, but evidence suggests that the number is negligible.



one major assumption; where a dwelling was divided into more than one letting, and a letting was vacant at the time of interview either in 1960 or 1963 or both, we have assumed that the general tenancy pattern of the whole dwelling would apply to the vacant letting when the vacancy was filled. Since some landlords keep parts of houses empty while waiting to secure vacant possession of the whole house with the intention of selling it for owner occupation, this may result in a slight over-estimate of the number of lettings.

In the forty months that elapsed between the 1960 and 1963 surveys, it is estimated that the *maximum possible loss* from the 1,229,000 lettings was 169,000, or about 14%. The table below shows what happened to these 169,000 lettings.

**Table 6.11    Losses of privately rented accommodation**

Reason why accommodation was no longer let in 1963	Number of units no longer let 1963	Percentage of 1960 lettings "lost" from private rented sector			
(a) Demolished, or about to be	33,000	2.7	} lost to housing	} lost to rented sector	
(b) Changed use	5,000	0.4			
(c) Became owner occupied	77,000	6.3			
(d) Acquired by local authority	22,000	1.8	} lost to private rented sector		
(e) Changed tenure pattern (e.g. reduction in sub-tenants)	7,000	0.6			
(f) Vacant in 1963, future unknown	25,000	2.0			
Total	169,000	13.8			

Source: 1963 Tenant Inquiry.

The maximum possible annual loss from the sector is thus estimated at about 50,000 lettings, or 4% of the 1960 stock. If this rate of loss had continued to the end of 1964, and no additional lettings had been added, rather more than a million lettings would remain. A more optimistic estimate would assume

- (1) that the vacant dwellings in (f) above would be relet;
  - (2) that some owner occupiers (not covered by the 1963 Inquiry) had started to sub-let, to balance those constituting part of (c) above who ceased to sub-let, and
  - (3) that a small number of new entrants joined the private rented sector.
- On these assumptions, the annual loss from the private rented sector between 1960 and 1963 would be between 2% and 3%, or, very approximately, 30,000 lettings and, if this is so, rather less than 1.1 million private lettings would remain in the London conurbation at the end of 1964.

As one might expect, the rate of demolition was highest in the County of London. The demolished dwellings were mainly, but not entirely of the poorest standard. One in ten was a purpose-built flat, presumably one of a block of early "Buildings". Although the bulk of the demolition of privately rented property was carried out by the local authorities in their slum clearance programmes, we have heard in evidence of a few owners who have demolished residential property in order to redevelop for more profitable uses. The only

ones we have heard of who have redeveloped sites with residential property for those in the lower income groups have subsequently sold or arranged to sell the property to the local authorities.

The rate of acquisition by the local authorities for purposes other than demolition (presumably for letting) was highest in the Inner Area. St. Pancras Metropolitan Borough Council told us that the Council can be said to be the most active single purchaser of properties in the Borough. Camberwell Metropolitan Borough Council reported that they had purchased some 2,000 properties in the market, providing between 3,000 and 3,500 separate units. The dwellings acquired by local authorities were mainly old and without baths, and may well be destined for early, though not immediate, demolition.

The largest single group of lettings lost since 1960 consists mainly of lettings previously wholly rented which had become wholly owner occupied by 1963, and also of some 1960 lettings by owner occupiers which had ceased by 1963 to be sub-let. The loss by sale to owner occupiers was only 1.6 per 100 lettings, (calculated over forty months) in the County of London but 6.5 in the rest of the Inner Area and 9.2 in the suburban areas. Thus, 1 in 11 of the 1960 lettings in the suburban areas had been sold for owner occupation by 1963. This was property of a somewhat better type, a third built since 1918, and in most cases equipped with a bath.

### **Recent changes in the ownership of private rented property**

Although we can with confidence show the changes which have taken place in the *property* which was let in 1960, we cannot accurately describe the changes in the type of *landlord* owning this property, because information about landlords is available only for 1964. One can, however, draw some inferences about changes in the ownership of privately rented housing. About a quarter of the 1963 lettings were made by landlords who commenced operations in the London area after the Rent Act 1957, and these new landlords were mainly individuals and companies rather than trusts, housing associations and other public bodies. These new individual landlords were mainly owner-occupiers who sub-let, and who were in many cases foreign born. The property they bought consisted chiefly of houses in multiple occupation sold by landlords who did not live on the premises. It has been suggested to us many times in evidence that the high cost of houses is increasingly resulting in letting by owner occupiers. It is sometimes suggested that the increase in owner occupation is wholly beneficial because more owner occupiers than private landlords improve their property and maintain it well, but we think the owner occupiers making improvements are more likely to be found among those who do not sublet.

We know from the 1960 Housing Survey that nearly a fifth of owner-occupiers would have preferred to rent accommodation. The proportion fell from a third among those where the income of the head of household was less than £10 a week to only 13% among those with more than £20 a week. The survey also showed that among owner occupiers who were actively trying to move, 17% were prepared only to rent and not to buy a house or flat. It seems that in 1960 London had an appreciable number of reluctant owner occupiers. It may be that some of these are the ones forced to sub-let part of their houses.

It was suggested to us several times in evidence that some of those old-established landlords who maintained their property in good repair, charged



reasonable rents, and had an amicable relationship with their tenants have been forced to sell their property. In recent years when such residential property has been sold, large well-informed investors have been absent from the market, which has been left to local authorities or to the small investor, or to owner occupiers, including those who sublet. One expert witness told us: "There are very few people buying weekly rented properties as a genuine investment, to keep". It seems that few, if any, large companies are entering the housing field and we have heard of several large holdings which have been sold in recent years. While we have been sitting, a large public company which had invested heavily after the war in residential property for eventual resale, disposed of over 2,000 London properties. Another large landlord sold 1,800 dwellings in Paddington to the local authority. But by far the largest disposal of property by a single owner has been by the Church Commissioners who in the last ten years have reduced their holding in London from 40,000 to 4,000 properties. The Church Commissioners told us that they found the ownership of so many houses not only uneconomic but embarrassing; their estates were so large and varied as to pose particularly difficult management problems. It is our impression that in the last few years some of the large corporate landlords have joined the individuals, who for one reason or another are unwilling landlords, in the desire to rid themselves of embarrassing assets.

Evidence from local authorities throws some light on recent changes in type of landlord, though the information is no more than impressionistic. These authorities believe that in some parts of the Inner Area new owners have appeared—individual speculators, dealers and property companies—who are less concerned with maintenance and good management than the former owners, are disposed to encourage multi-occupation for quick returns, and in many cases hold the property for only a short time. Camberwell Borough Council considered that the turning point was the 1957 Rent Act.

It was suggested in evidence submitted to us by the London and Counties Tenants Federation and many others that there existed "peripatetic landlords" who bought up blocks of property, and proceeded to give notice to quit to all tenants with decontrolled tenancies. In order to prevent homelessness and hardship the local authority then purchased the property at a market value enhanced by vacant possession, and with the proceeds the landlord bought more property elsewhere and started the same cycle—a legal but wholly undesirable practice. We cannot say how frequently this has happened.

Lambeth Borough Council drew our attention to the high prices being paid for investment properties, particularly where premises were occupied by elderly tenants. The Council considered that the net return on the price of these properties was so small that the purchase could not be regarded as an investment but only as speculative buying. They drew the inference that the purchasers of this type of investment would quickly take steps to secure vacant possession in order to secure a high return on their capital outlay, and gave us examples.

Willesden Borough Council told us of recent changes in the pattern of ownership of privately rented property in the borough, which illustrates the situation in one of the areas of greatest housing stress. It was reported that speculation is widespread, and indulged in by people who are prepared to gamble on a narrow margin and who care nothing for the welfare or comfort of the tenants concerned. Some tenants with families can afford to rent no more than one room. Individual landlords are selling property with a pre 1963

rateable value of £40 or less and before long very little will remain, except in the hands of owner-occupiers who let part of their houses. A number of properties have changed hands to companies, some one-man companies "who are relying on changing circumstances, i.e., decontrol, as part of a long-term policy. Some such companies have been alert to observe tenants with a potential "rehousing by Council" value, i.e., overcrowding, illness, aged, etc." Concerning properties of over £40 rateable value, there is great activity by companies, many of which are one-man or family concerns. The pattern of investment was described thus: "When the first venture is made only the most urgent and necessary works are done, and profits are retained for a second investment. The continuance of this process varies with the capacity of the individual to raise mortgages or until such time as he is embarrassed with a notice from the local authority requiring considerable expenditure. Such companies exercise little or no management, except rent collection, and are prepared to let [single] rooms to married couples with or without children. Standards of maintenance are not good." In the property with a rateable value of over £40 other investors are improving and adapting property but for single persons only. "All amenities are usually provided and standards of maintenance and management vary from reasonable to excellent. Sometimes the rents charged in these places are dearer than in the previous group but very often they are not."

Our evidence suggests that these changes taking place in Willesden are typical of changes in many of the areas of greatest housing stress, such as North Kensington, Islington, Hammersmith, Hackney and Paddington. Thus Paddington Borough Council told us "A common factor of ownership has been for the property to pass on a significant scale from the old, conservative type of landlord into the hands of speculators and dealers. . . . These are often much less concerned with maintenance than the former owners, and more disposed to encourage multi-occupation and sub-standard management generally. In the more valuable areas of the borough [there have been] worth while improvements and conversions, so that the Borough has tended to develop . . . a split personality".

Penge Urban District Council reported "There would seem to be a growing number of properties coming into the ownership of companies which seem inapproachable by the tenants themselves, except through an agent who may visit the property occasionally but who seems to have no authority whatsoever; in many instances in this type of case tenants are asked to remit by post. There is very real evidence in Penge that in a growing number of cases landlords—particularly remote companies—are motivated by one desire only, that is to obtain the maximum rent possible and to avoid their responsibilities for good maintenance". Edmonton Borough Council described a similar situation. "The worst feature is when a company sells to another one whose sole purpose is to exploit to the utmost the financial situation and this seems to be on the increase though there are still some better companies who do not let at extortionate rents."

Mrs. Christine Cockburn has described\* a totally different situation in St. Marylebone in 1961. In this attractive central borough more than three-quarters of the households lived in privately rented houses or flats, many of them relatively highly rated. The typical landlord was a company and not a

---

\* Essays on Housing. Rowntree Trust Housing Study. Codicote Press, 1964.



private individual, and the companies responsible for large numbers of dwellings, who were the dominant influence in the market, showed a continuing interest in the good management of the property and the maintenance of its value. In 1961 only a third of the private rented dwellings were let at controlled rents compared with two-thirds in the County of London. Rents for unfurnished property had doubled between 1958 and 1961, more domestic amenities had been installed and overcrowding had been reduced. Far more responsibility for repairs and decoration had been placed on tenants. There was a constant coming and going among tenants and each year there were more professional and white collar workers, fewer families with young children, and fewer retired people. Unskilled workers were being completely excluded from new tenancies in privately rented property, and single-person households were increasing. We consider that in these recent changes St. Marylebone is probably representative of those central London boroughs which attract persons in the middle and higher income group, for example, Chelsea, Westminster, Hampstead and the southern part of Kensington. We think, too, that the loss of accommodation for some classes of tenants in St. Marylebone may have contributed to the difficulties in Willesden.

The changes in the ownership of the diminishing stock of privately rented housing raise problems of management. There is a considerable amount of evidence from local authorities that speculation and bad management go together. Many houses require heavy expenditure if they are to be brought up to a reasonable standard of amenity and prevented from undue deterioration. Our evidence suggests that the small landlord sometimes lacks the capital, the business experience, or the inclination to improve his property. An unpublished inquiry for the Rowntree Trust Housing Study by John Greve dealing with the whole of England, has shown that small landlords are less likely to apply for improvement grants, and when they do apply are less likely to succeed in obtaining them than large landlords. The small landlord is not trained in property management. He may be less willing than the larger companies to look far ahead for his profit. The small private landlord with controlled tenants cannot afford to carry out necessary repairs; large landlords with mixed controlled and decontrolled lettings can spread the cost and their controlled property is more likely to be repaired. Any further fragmentation of holdings or concentration of lettings in the hands of owner occupiers may make any improvement more difficult to achieve.

### **Landlords' future intentions**

In the same unpublished inquiry by the Rowntree Trust Housing Study, it was shown that landlords with a small number of lettings were less optimistic about the financial prospects of their holdings than those with medium sized and large holdings. Even among the last two groups only a minority could be described as optimistic. Presumably their relative optimism was a result of their greater assets, their ability to take a long view, and their more diversified holdings. These views were reflected in landlords' statements of their future intentions, as revealed by the 1964 Landlord Inquiry. They were asked what they would do with their property if it fell vacant tomorrow and their responses are analysed in Table 27 in Appendix V. The proportion of lettings which would be relet "if they fell vacant tomorrow" was lowest (50%) among landlords with small holdings, particularly those not living on the premises. The proportion increased with the size of the holding so that the great majority

(92%) of the lettings by landlords with large holdings would be relet if they fell vacant. These were primarily companies and other bodies.

Apart from the landlord with only one letting (who was probably an owner occupier or a tenant sub-letting), it was the small landlords rather than the large ones who were proposing to sell their property. Individual landlords not living on the premises showed a marked desire to sell rather than relet their property. Owner-occupiers and tenants sub-letting often wanted to live in the parts of the property they had sublet.

The type of property least likely to be relet and most likely to be sold, presumably mainly for owner occupation, was the singly occupied house let on a controlled tenancy—houses of a size needed for families with several children. Moreover the tenants of these singly occupied houses on controlled tenancies are mainly elderly persons, and the houses are therefore likely to be lost from the sector at an appreciable rate in the future. Purpose built flats, which are mainly in the hands of companies and trusts were considered the most likely to be relet. These are smaller units, of more recent construction, generally well equipped with domestic facilities and well maintained. They are often let to the middle income groups and at present seem to be the only lettings offering the large investor a satisfactory return on his investment.

This analysis of landlords' intentions as to reletting provides no more than a rough guide to future developments, but the changes we have observed since 1960 do in fact reflect these intentions and confirm the general validity of these impressions.

Landlords who said they would relet premises which became vacant were asked whether they intended to let the accommodation furnished or unfurnished. It seems that the ratio of furnished to unfurnished lettings would remain the same when the accommodation was relet. Landlords not living on the same premises as their tenants but intending to relet, showed a tendency to increase the tenants' responsibility for repairs and decorations.

We were interested to find out how private landlords chose their tenants, and landlords not living on the premises who were intending to relet if their property became vacant were asked how they would choose a new tenant. In three cases out of five a waiting list, their own or that of an agent, would be used. Relatives, friends and employees would be given preference in about two lettings out of five. (There is overlap between waiting lists and this latter group.) In less than a third of the cases would the vacancy be advertized. A higher proportion of furnished than of unfurnished lettings would be advertized.

Landlords considered that three-quarters of the accommodation likely to be relet if vacant was suitable for children. It is estimated that in about two thirds of the cases landlords intending to relet would consider letting to a foreigner, but in not more than about one third of the cases to a coloured tenant. It is clear that in the competition for privately rented property, established applicants known to the landlord or on his waiting list are at a great advantage. Newcomers to an area who do not know landlords, and have not put their names on waiting lists in advance, are at a considerable disadvantage. If in addition they have children, are foreign or coloured, their search for privately rented accommodation is seriously hampered. The position is not that all landlords discriminate against families with children or coloured immigrants but rather that they choose what they regard as the more desirable tenants from the many applicants for vacant accommodation.



It should nevertheless be noted that the immigrants' search is usually ultimately successful in private rented housing, for the vast majority of newcomers to London do in fact find a private letting, however inadequate. In most cases this is a furnished letting, in some cases in houses owned by earlier immigrants from their own country.

### Summary and conclusions

Our inquiries do not enable us to say with certainty what the decline in the privately rented sector has been in recent years, but our tentative conclusion is that the number of lettings in the London conurbation has been reduced from about  $1\frac{1}{4}$  million in 1960 to slightly more than a million at the end of 1964.

The loss has been due to the change to owner occupation more than to any other single factor, and this change has affected houses rather than flats. Our evidence suggests that this trend will continue to remove the larger dwellings from the sector—particularly in the suburban areas of London. There are signs that some of the new owner occupiers are financing their purchase by sub-letting part of their houses and we expect this, too, to continue.

The landlords most likely to retain their property, at least in the immediate future, are the large landlords, and the property most likely to remain privately rented are purpose built flats. But other landlords with smaller holdings are tending to sell their property. There is evidence of a new type of landlord entering the field, one interested primarily in speculation rather than investment, with relatively small holdings, operating mainly in multi-occupied property. It seems possible that as the decrease in the stock of privately rented houses (as distinct from flats) continues, there may be increasing fragmentation of ownership. Unless steps are taken to make it easier for families either to buy or rent accommodation appropriate to their needs there must inevitably be an increase in the numbers of families overcrowded in unsuitable multi-occupied property. Much of this multi-occupied property would be included in the "areas of special control" mentioned at the end of Chapter 5.

We are satisfied that most landlords discharge their responsibilities as fully as the rent yield from their property permits. Nevertheless, private rented housing at the lowest end of the scale is suffering serious decay and too often imposes serious hardships on its tenants. The reasons for this state of affairs have been fully explained in Chapter 3, and need not be repeated here. But we are convinced that the worst conditions will not be eliminated, either by the normal operation of the market or by the exercise of existing statutory powers.

## CHAPTER 7

### ABUSES

#### Introduction

At the time of our appointment many stories were current of gross ill-treatment of tenants by private landlords, including physical assault, intimidation, deliberate annoyance and discomfiture designed to get rid of controlled and unwanted tenants, interference with the premises or services, illegal evictions, exploitation of tenants without the protection of control, and unfair pressures and practices of every kind. One of our tasks was to examine this field, and to estimate its nature and extent; this was foreshadowed in the White Paper London: Employment: Housing: Land (Cmd. 1952) in the phrase "Complaints are made of unfair pressure on the tenants of some private houses: but to what extent this is happening is not known". We were told that the results of previous attempts to quantify the extent of the trouble had been inconclusive. This caused us no surprise. Any attempt to arrive at a quantitative assessment of an assortment of manifestations of inhumanity ranging from downright wickedness and illegality through persecution down to simple callousness, in every degree from gross to slight, presents great difficulty in classification. The task of estimating the incidence of these different activities in the field of over a million privately renting households in the whole of London, is a formidable one. The impossibility of individual investigation of each account given to us presented a problem of judgment. We shall say something on each of these heads.

Since it is impossible to assess the incidence and frequency of any activity without defining it, so that different witnesses and informants could reasonably be supposed to be talking about the same thing, we began by attempting some classification of our own. As the result of much public discussion of the activities of the late Perec Rachman which held public attention at the time of our appointment, the term "Rachmanism" was coined and continues to be used today; we have avoided the use of this word as far as possible in our report; it has no precise meaning and is used by different persons to mean different things; indeed it is commonly applied as a general term of abuse for any landlord of whom the speaker disapproves, and frequently by persons who have little or no knowledge of the nature of Rachman's activities. Because of his notoriety, a short account of his practices derived from evidence given to us by the police and other witnesses with knowledge of him is set out in Appendix II to this report; this is of less importance than it might have been, since we are satisfied that those landlords who are guilty of ill-treatment of their tenants are not confined to persons of his type, or indeed to the classic stereotypes of "big slum landlord" or "get-rich-quick operator", but include many small owners who are landlords only in the sense of sub-letting part of their own homes.

We began our enquiry into this part of the field by attempting a classification of the different forms of malpractice under separate heads, categorizing them all under the general head of "abuses". This gave rise to two difficulties. First, it was not easy to draw a line between those acts which were plainly illegal, either as breaches of the criminal or civil law, and those which, while we



regarded them as wholly reprehensible abuses, might possibly involve no actual illegality; indeed, many cases reported to us were of such complexity that the dividing line between what was illegal and what was just lawful became so shadowy as to be impossible to determine. The second difficulty was that if we drew the line at what we classified as abuses, we might fail to draw proper attention to the hardships suffered by tenants; the major cause of hardship is insecurity of tenure, which we discuss in detail in our next chapter. Other hardships include the necessity to pay rents far beyond their means or to accept accommodation in poor physical condition or without reasonable amenities in order to avoid homelessness, and the impact of overcrowding. These hardships are likely to occur in conditions of severe shortage. In most of these cases, no breach of the law is involved. Nevertheless, while we did not think it right to label all these cases as "abuses", we concluded that no picture of the situation would be balanced or complete which did not describe both abuses and hardships.

We were confirmed in this view by many witnesses with great experience in the field of London housing. They impressed upon us that, if we limited ourselves to hard evidence of what could strictly be described as abuses, this might well prove difficult to obtain, and we might be led to the conclusion that these were few in number and that the cases brought to our notice were no more than isolated instances; and that any such conclusion, even if correct, would fall far short of a true picture of the distress of a large body of tenants, particularly those of limited means, caught in a severe shortage of rented accommodation in London. We accept this view. In the result, as will appear, we have reached the conclusion that, even on a strict definition, the amount of abuse is far too great; but we have gone on to enquire into the hardships deriving from insecurity of tenure, so as to present an overall view of the situation. First, however, we present a report on our investigation into abuses.

### **Abuses: the problem of classification**

There were three reasons for classifying abuses in our search for evidence to establish their frequency, type and incidence: (i) to ensure, when collating evidence, that different witnesses were speaking of the same thing; (ii) to avoid, as far as possible, evidence of a wholly general character which might prove incapable of analysis; and (iii) to enable us to form some estimate of the relative frequency of different forms of abuse.

Before, therefore, we set out to obtain evidence, we defined abuses under 12 heads, namely:

- (1) Tenants illegally turned out of or excluded from their homes.  
With the object of securing vacant possession, tenants subjected to:
  - (2) Assault.
  - (3) Interference with their accommodation or its services.
  - (4) Interference with personal possessions.
  - (5) Deliberate introduction of unwelcome or undesirable tenants into other accommodation in the building.
  - (6) Any other deliberate or persistent annoyance.
  - (7) Threat of any items (1)–(6).
- (8) Tenants tricked or misled into leaving controlled accommodation.
- (9) Rents in excess of controlled rents obtained for controlled property by threats or other improper means.
- (10) Exorbitant rents demanded as the alternative to eviction.

- (11) Deliberate withholding of rent books or the information which should be shown in them.
- (12) Any other form of abuse, persecution, ill-treatment or unfair practices to which tenants have been subjected.

It will be seen that headings 1-8 are all of one particular type, resulting or intended to result in getting rid of tenants by illegal or reprehensible means; headings 9 and 10 cover illegal and oppressive means of securing a higher rent return; heading 11 relates to deliberate infringements of the Landlord and Tenant Act 1962; while the twelfth heading is of a general character. Most of these rest upon a wholly factual basis; but the use of the term "exorbitant" in heading 10 calls for an element of judgment. It has given rise to much difficulty in the housing field, particularly in deciding how to implement the Ministry of Housing circular No. 45/60 which encouraged local authorities to use compulsory purchase powers where rents charged were exorbitant: that circular used the expression "rents . . . grossly out of keeping with the age and condition of the property". In analysing abuses, we confined ourselves to cases of this general character, and excluded cases where the rent was high only in relation to the tenant's means, which we treated as hardship but not abuse. Although we could not as a practical matter inspect the property in each case of alleged exorbitant rent we accepted for analysis only such cases as were reported as exorbitant or which seemed self-evident—for example, a rent of £6 per week for a single damp basement room in Hampstead with shared bathroom and w.c.

As regards heading (11) (deliberate withholding of rent-books), we limited this to deliberate breaches, being satisfied upon the evidence that in spite of publicity given to the 1962 Act there have always been many landlords and tenants who are ignorant of its terms. On the other hand, rent-books are, we find, frequently refused or withheld deliberately in order either to conceal the charging of rent in excess of the permitted controlled rent or to avoid recording rent paid in advance or to enable other frauds to be practised on tenants, and possibly also on the Inland Revenue. Heading (12) was included in order to bring to light any abuses which we had not anticipated; it certainly produced a number of bizarre examples; and it did, as will be seen later, produce examples of notices to quit being served simply as reprisals against tenants who had asserted their rights as tenants, e.g. reporting dampness to the Public Health Department of the local authority.

### **Abuses: the problem of quantification**

Initially, the Committee set out to collect material for this purpose by three methods. First, we circulated to all local authorities and Citizens Advice Bureaux in the Greater London Area a questionnaire setting out our classification of abuses, and asking under each head whether cases of that nature had been reported during the years 1962 and 1963, if so approximately how many had been reported in that period, and whether the incidence was increasing, decreasing or static since the beginning of 1962. Secondly, we sent out a general request for information about abuses to all Members of Parliament for London constituencies, to the Press, to a wide category of organisations to whose attention abuses were likely to come and to many individuals known or thought to have special experience and knowledge in this field. We also received numerous letters calling attention to individual cases. We considered that these enquiries would enable us to form a judgment whether abuses were



general, widespread, or merely sporadic and highly localized; and to establish what forms of abuse had been occurring.

At a very early stage it became clear to us that, almost without exception, no separate records of individual cases had been kept, and that the task of searching through general files was impracticable. Thus, any figures supplied to us would be based wholly upon recollection. Memories are not always reliable, and are apt to be selective; thus, when details are required, some are apt to be forgotten and others exaggerated. There was also the danger of duplication in collecting such material from recollection; the same case may come at different times to the attention of an officer of a Citizens Advice Bureau, and a local authority, and thus be reported to us more than once from different sources.

The Committee thought it important to produce as accurate and authoritative an assessment of the extent of abuses as was possible; and to avoid, if it could, any accusation of generalising from the particular in a field where emotion is all too apt to outrun judgment. Accordingly, before the general material sought by the two methods described above had been received, the Committee devised a third method likely to avoid the defects of the other two. A survey was mounted designed to produce hard evidence of the extent of abuses currently occurring in privately rented housing in London. A carefully framed questionnaire in a standard form was sent to all Local Authorities, Citizens Advice Bureaux, Rent Tribunals, National Assistance Board Offices, Magistrates Courts, and offices of the Women's Voluntary Services within the Greater London area, with a separate form for each case coming to the notice of their officers during the three months of February, March and April 1964, and providing for the reporting of short detailed accounts. The particulars asked for were to be given confidentially, but were designed to be sufficient to avoid duplication.

The returns from this survey were individually analysed by our research staff. A full detailed report on the survey was prepared for the Committee and submitted in October 1964; we were greatly assisted in reaching our conclusions by this survey; and the detailed report of the research staff appears in full in Appendix III to this Report.

### **Abuses: the problem of verification**

It was impossible for us to verify the accuracy of the many hundreds of accounts of cases brought to our notice in general evidence or through the medium of the survey. This would have necessitated taking evidence from a host of witnesses and would have filled the daily calendar of an experienced Court or Tribunal for years. In any event, we are convinced by a large and uniform volume of evidence that in this field the risks of victimization of a complaining tenant are real and serious. Any hint that complaints might be disclosed to those accused of the abuses would certainly have largely dried up the sources of evidence. Indeed we have no doubt that, even under the safeguard of confidentiality, there has been a marked degree of under-reporting. In the result, our conclusions are for the most part based upon hearing only one side of the story. Nevertheless, we have taken care to gather the major part of the evidence only from responsible persons experienced in housing problems, such as officers of Local Authorities, Citizens Advice Bureaux, Rent Tribunals, National Assistance Board, church and welfare organizations, and Members of Parliament who come across cases in their "surgeries". Such

persons are unlikely to be hoodwinked, and would in any case take particular care in reporting to this Committee. Further, our research staff excluded all cases which seemed to them not strictly to fall within our definitions of abuse. Some confirmation of the general reliability of the reports is given by the Chairman of one of the Rent Tribunals who submitted several case histories. He told us: "Most, if not all, of these statements have since been tested at hearings and have been found substantially correct".

These problems of classification, quantification and verification are, we think, inherent and inevitable in any such inquiry as we were required to undertake. We have taken them fully into account in arriving at our findings. Nevertheless, accepting the limitations and difficulties of the method, we present our conclusions with some confidence that they present as fair and balanced a picture of the situation as it is possible to obtain.

### **Frequency of abuses**

We received a great volume of general evidence of abuses, both from individual witnesses and from the sources mentioned above. Although, as we have explained, we decided not to rely upon this for a final judgment as to overall amount, the weight, character and volume of the evidence satisfied us that abuses were widespread. Among those who supplied evidence was the Royal Institution of Chartered Surveyors who conducted an inquiry by questionnaire among their members; for this purpose, they consulted the Committee's research and secretarial staff, so that the classification of abuses used by the Institution was the same as the Committee's. The Institution concluded that the number of cases (409) reported by members having personal knowledge was such that, making all possible allowances for duplication, they could not be dismissed as isolated instances. The Committee agree with this assessment.

The same general conclusion can, in our opinion, be fairly drawn from the figures supplied by local authorities and Citizens Advice Bureaux as to the incidence of abuses in the past two years. Although we do not put these forward as statistically reliable, they appear to show an annual incidence of over 6,000 cases from these two sources alone. Some confirmation of the results from these sources is derived from the fact that, comparing them with the more reliable results obtained from the survey of current abuses during the months of February, March and April 1964, they certainly correspond in two respects, namely, the areas in which they occur and the *relative* frequency of occurrence of each type of abuse. We do not stress this too much, however, since a similarity is to be expected as they derive from similar sources.

More important, and more reliable, is the evidence of frequency to be derived from the current abuses survey. Over the three months of the survey, 790 individual cases were reported which we accepted as falling within our classification, 396 by Local Authorities, 271 by Citizens Advice Bureaux, 76 by Rent Tribunals, 45 by National Assistance Board Offices and 2 by Magistrates' Courts. Details of a further 240 cases were submitted which on analysis by our research team were rejected as not clearly indicating misconduct by landlords, but being in the main cases of hardship. If the three months in which the survey was in operation was representative of the whole year, the cases reported would represent an annual rate of over 3,000. We do not consider that this would be an overstatement. On the contrary there are three grounds for thinking that it is probably an understatement: (1) the fact that the cases



were collected in February, March and April 1964 after much Parliamentary and public limelight had been focussed on allegations of misbehaviour of landlords, which probably discouraged at least some oppressive and unfair acts; as a guide therefore to the state of affairs in 1962 and 1963 the figure may well be too low; (2) as we have said, there is no doubt in our minds that many tenants, although they may have been encouraged to some extent by the public indignation about landlord/tenant abuses, are still reluctant to complain for fear of reprisals; (3) although our returns were obtained from the widest field of reliable sources, they were nevertheless limited to those sources.

In the event, we have been faced with the necessity to form a judgment as to the frequency of abuses, balancing, against the possibility of overstatement due to absence of complete verification, the possibility of understatement for the reasons we have noted. We have explained our reasons for thinking that the reports given to us are in general reliable; on the other hand, the likelihood of under-reporting due to fear of reprisals is in our opinion very real. There is no means of estimating this with any accuracy; but some guidance of a general kind can be derived from the 1963 Tenant Inquiry.

In order to avoid as far as possible the dangers of under-reporting due to the apprehensions of tenants, the Social Survey asked questions about *previous* moves designed to elicit information about pressures brought upon tenants by *former* landlords. All the case-histories disclosed by this method were carefully examined, and those appearing to fall within the categories of abuse as defined in our survey were noted. By comparing the number of cases in which the tenant complained to one of the authorities or organizations used in our survey with those in which, either from fear of reprisals or from some other cause, no such report was made at all, it would seem that the ratio of reported cases to all cases was about 1 to 3 or 4. Applying this admittedly rough guide to the figures obtained by our survey of abuses, a very tentative estimate might be made that the 790 cases reported to us over a three-month period could represent a total number three or four times as high. On this basis, an annual rate of over 3,000 calculated from our reported cases might be thought to indicate the incidence of as many as 10,000 cases per annum.

We consider that it would be wrong to place complete reliance on the inferences discussed in the last two paragraphs; but we are satisfied that the cases reported to us certainly represent an under-statement of the position.

### Location of cases

Our survey suggests that the incidence of abuses is almost wholly confined to premises in the County of London and adjacent authorities. Seventy-one per cent of cases were reported from the County of London, 24% from the rest of the Inner area and 5% from the Suburbs and Suburban Fringe. The map in Appendix III shows the distribution of reported cases. No reports were received from three districts in the Inner area, City of London, Shoreditch and Barnes. This is to be expected in the case of the City, where there are very few privately rented dwellings. The other two districts are less readily accounted for. In Shoreditch the explanation might be that most of the multi-occupied dwellings have been cleared by the local authority, and the remainder of the privately rented sector consists largely of blocks of tenements owned by company landlords. As we show later, multi-occupied dwellings produce the highest proportion of abuses; and company landlords appear to be guilty of fewer abuses than individual landlords. Nevertheless, a "nil" return for Shoreditch

does surprise us. In Barnes, there is a high proportion of owner-occupied property; and, although we were told that cases had occasionally occurred there, none appeared during the survey period.

More than three-quarters of all the cases reported during the three-month period occurred in the following 17 Boroughs:

	<i>Number of cases</i>
Willesden	84
Wandsworth	62
Islington	56
Poplar	40
Lambeth	35
Paddington	34
Stoke Newington	34
Fulham	32
Battersea	31
Camberwell	31
Woolwich	29
Stepney	27
Hackney	24
Kensington	22
West Ham	21
Hammersmith	21
St. Pancras	16

Only two of these, West Ham and Willesden, are outside the County of London. The first nine Boroughs in this list, of which only Willesden is outside the L.C.C. area, account for more than half the total. The 17 Boroughs in the list represent only one-fifth of the local authority districts falling within our review area.

It must, we think, be recognized that the possibilities of differing attitudes of reporting officers and varying standards of reporting generally may account for some of the variation between areas. Nevertheless, accepting this limitation, we think that a satisfactory measure of the incidence in each area is the number of reported cases expressed as a proportion of the number of households living in privately rented dwellings in each area. Using for this purpose the 1961 census figures, and taking the number of reported cases per 1,000 households in privately rented dwellings, the three areas where the incidence of abuse was highest were Poplar (approximately 15 per 1,000), Stoke Newington (13 per 1,000) and Willesden (10 per 1,000). The figure for Kensington was lower than 2 per 1,000; no doubt, however, if our survey could have been further broken down to show the position in the difficult and overcrowded areas of North Kensington, such as those examined in great detail in 1961 by Mrs. Ruth Glass for the Centre for Urban Studies, a much higher rate per 1,000 would appear for those areas.

### **The forms of abuse**

In a number of the 790 cases reported to us, more than one type of abuse occurred, for example, interference with essential services *and* actual assault. Thus, the number of actual abuses of one kind and another brought to notice by our survey was 1,589, spread over 790 cases. We have not used this higher figure in our estimates of overall frequency, since the important figure to be



considered is the number of tenants subjected to ill-treatment. The higher figure is however of some importance in estimating the *relative* frequency of abuses, and the full report in the Appendix examines this matter in detail.

We received oral and written evidence showing the existence of all the forms of abuse appearing in our classification, but it is not easy from general evidence to estimate with any degree of accuracy which are the most prevalent. Table III.2 in the report of the survey in the Appendix analyses their relative frequency in detail. We would however have concluded from the general evidence that the greater part of all abuses were those falling within our headings (1) to (8) all of which are aimed at getting rid of tenants. Under the control conditions obtaining before the introduction of the Rent Act 1957, the golden prize was the ability to sell with vacant possession to a person who wished to occupy for himself. Since that Act, and particularly since 1960 when the initial three-year agreements encouraged by the legislature expired, a further reward, conferred by the system of creeping decontrol introduced by the 1957 Act, was the ability to relet at uncontrolled rents in a market conditioned by severe shortage, particularly in property in the lower-rented sector. In the field of furnished lettings, to get rid of a tenant would, in many cases, put an end, as a practical matter, to an unwelcome application to a rent tribunal. Table III.2. in the report of the survey confirms this view. Taking categories (1) to (8) together it will be seen that in 67% of all cases abuses of this kind occurred, either by turning tenants out of their homes illegally or trying to get vacant possession by illegal or improper means or by trickery. But for the survey results, we would probably have assumed that this type of abuse occurred almost wholly among tenancies remaining under control; but the current abuses survey shows that abuses of this character occur rather more frequently in uncontrolled tenancies where, in general, four weeks' notice is sufficient to terminate the letting. We discuss this fact, and our conclusions from it, later.

Another major and serious abuse of which we were told is the deliberate setting out to obtain a rent which upon any basis would be grossly excessive—even in conditions of extreme shortage—under threat of eviction. That these things occur we do not doubt. To estimate their frequency is extremely difficult, if only because the answer differs according to judgment of what rent level in the circumstances is "grossly excessive". The survey report shows that, taking only cases where it seemed self-evident that the rent was exorbitant, abuses of this character occur in some 14% of all cases of abuse reported. Less frequent is the obtaining of a rent higher than that set by the rent restriction law, or, in the case of furnished lettings, by the rent tribunal. The survey suggests that this occurs only in 2% of the cases.

The general evidence given to us brought to light certain practices which we condemn, not falling directly or obviously within any of our classifications. We call attention particularly to the following instances.

### **Encouragement to get rid of sitting tenants**

We were told that, at public sales of property which was partly vacant but contained one or more controlled tenants, it was sometimes obliquely or even directly hinted that the tenants could be "persuaded" to go, and thus vacant possession of the whole could be obtained. This evidence was firmly given but from its nature was difficult to support by corroborative detail. Lambeth Borough Council, whose witnesses gave this evidence, recently found and

sent to us the sale particulars of property in Brixton, as circulated by a firm of agents.

These particulars describe the property and state that "It has in the past been let to carefully chosen tenants and all rooms are offered completely furnished with the exception of the second floor flat which is occupied by a statutory tenant on an unfurnished basis". The second floor is stated to be "all let to statutory tenant, Mrs. C—, aged 64, at a rent of £1 7s. 6d. per week". At the end of the particulars appears this note: "N.B. Whilst the second floor is let to a statutory tenant she is used to the remaining part of the property being occupied by quiet and respectable tenants, and it is likely that she would vacate the flat if this position was to be changed."

We invited the agents to make any observations they wished as to this note. In reply they said:

"When we were instructed to dispose of this property we were informed by the vendor that the statutory tenant had indicated that if he ever sold the property it was likely that she would vacate the flat.

"Over the past years the entire remaining part of the house has been let by the present owner to carefully chosen lady tenants in order not to cause any disturbance to Mrs. C—. You will appreciate that this property is unique in this factor, being situated in an area where property is let to a high proportion of coloured tenants. Mrs. C— has therefore enjoyed an envious position due to the consideration of the present owner, who is now disposing of the property. It is obvious to us that the statutory tenant will leave the flat on a change of ownership, and we feel perfectly entitled to make some comment as this factor considerably affects the value of the property. We would emphasize that the owner is not a person who would deliberately make capital gain by obtaining possession of the flat by illegal methods or by inducement, and we feel that in view of the consideration already shown by him to the statutory tenant and the circumstances in this particular instance our remarks are fully justified."

We are not at all impressed by this defence.

The reference to the age of the tenant (64) alone seems to us to set the tone of the implication behind the note; and the praise accorded to "the consideration of the present owner" coupled with the reference to the area as one "where property is let to a high proportion of coloured tenants" makes the implication even plainer.

The property is a terrace house in the Brixton Hill area, built in 1892. The ground floor consists of four rooms, kitchen and separate W.C. The first floor consists of four rooms, bathroom, kitchen and separate W.C., and there is a double garage and workshop with car-parking facilities producing 29/- per week. The rateable value is stated as £166 and the price asked was £9,500 freehold, including furniture.

We think this material corroborates the Lambeth evidence.

### **Vindictive notices to quit**

We were told that in a number of cases notice to quit was given merely as a reprisal against the tenant for having exercised his rights, such as asking for repairs to be done which are the landlord's responsibility or reporting insanitary conditions to the local authority. Such conduct of course stultifies the



intentions of the legislature in putting obligations of repair upon owners (for example, § 32 of the Housing Act 1961) and in regulating overcrowding and low standards of condition, and can only be effectively prevented by conferring greater security of tenure on tenants. This is confirmed by the results of the survey, in the course of which there emerged under heading 12 a substantial proportion of "reprisal" cases. Seventy-four such cases were reported, in 62 of which the reprisal consisted either of the giving of a notice to quit or an actual threat; the remainder were miscellaneous acts of reprisal. The actions of the tenants which provoked these reprisals included calling in a local authority officer (22 cases), going to a Rent Tribunal, Citizens Advice Bureau or the National Assistance Board, and even the mere request for a rent book. We have tried to include only cases of actual eviction or actual threat of eviction, and to exclude cases where the tenant simply refrained from action through fear of eviction, or where (as occasionally occurs) local authority officers dissuaded the tenant from further action on account of the danger of eviction.

### **Lump sum payments**

Many witnesses told us of sums demanded as "key money", high prices for a few sticks of low grade furniture, advance payments for dilapidations, and deposits supposed to cover advance payments for gas and electricity. There is an infinite variety of labels applied to the sums thus demanded before tenancies are granted. If these payments resulted in reasonable security of tenure and were in due course properly accounted for, the practice might not be wholly objectionable. We were told, however, that all too often tenants who had paid sums of this kind in order to obtain a tenancy found it difficult or impossible to recover their deposits on the termination of their tenancies. We are quite unable to put any figure on the frequency of these practices; but we are satisfied that they occur. The activities of one operator, controlling forty-five properties, many of them in the St. Pancras and Hampstead area, were fully investigated by a committee formed by a St. Pancras Borough Councillor and supported by the Property Council, an organization who strongly disapprove of this sort of conduct. Forty-three complainants came forward; except for one tenant who took proceedings in the High Court and recovered a deposit of £84, few, if any, got their money back; the St. Pancras and Hampstead Borough Councils have applied for compulsory purchase orders. Whether criminal proceedings would lie, seems doubtful. In this class of case, also, insecurity of tenure facilitates dishonest exploitation.

### **The "licence" system**

A case was reported to us from Barnet where the owner has been letting furnished rooms under a form of agreement stating that it only confers the right to occupy as a licensee and is not to create any tenancy; the right of occupation is for a fixed period only (understood to be short, probably only one month) in return for one lump-sum payment in advance, the occupier undertaking to vacate at the named expiry date. It is thought that if both parties wish to continue after the named expiry date a further agreement is signed in similar terms for a fresh fixed period against a further payment in advance. In the particular case we were told the accommodation and furniture were in very poor condition, and the "rent" was £18 4s. 0d. for a month.

This appears to be a deliberate attempt to evade the normal tenant's safeguard of a minimum of four weeks' notice to quit, and also the landlord's responsibilities such as statutory repairing obligations under Section 6 of the Housing Act 1957 and Section 32 of the 1961 Act. It may also have been devised in the hope of escaping tenant's protection under possible future legislation, and the local authority's powers of control and management under the Housing Act of 1961 (and any future legislation) by the purported exclusion of the normal landlord-tenant relationship.

Whilst we think that, if challenged in the court, such an agreement would be held in law to create a tenancy, notwithstanding any statement to the contrary, the fact remains that the type of occupant most likely to enter into such an agreement would be unlikely to know that. We have been told over and over again that such persons are usually most reluctant to seek proper legal advice or become involved in court proceedings. Furthermore, as the law stands at present, even if a tenancy was in truth created, it would have expired and the tenant have been evicted, long before he could get his case before the court.

We have no evidence that this practice is widespread although we have been told (but at too late a stage to allow of any further enquiry) that some landlords have been hurriedly seeking to turn tenancies into licences, presumably in the hope of evading legislation now imminent. Whilst there may well be some cases where a licensee basis is fair and proper owing to the special relationship of the parties (for instance certain employees required to live in accommodation provided for that purpose) it seems to us that to attempt to "let" for a profit and at the same time seek to deprive the "tenant" of normal tenancy rights and protection is a highly objectionable practice and a trap for the ignorant and unwary, which could cause considerable hardship and might well lead to abuse, if not indeed constituting an abuse in itself.

### **Some detail of the individual cases**

No mere statistical assessment of abuses can bring to life, in terms of actual human misery, the realities of individual cases. Many case-histories, illustrative of the various forms of abuse, are included in the detailed report of our survey and can there be found and studied. It will be seen that they reveal a staggering variety in the range of illegal and reprehensible conduct designed to force or bully tenants into vacating their homes. Examples include, dumping on the floor of the tenant's room slimy cooked potatoes mixed with other filth and, for good measure, a dead rat; and sprinkling itching powder on the tenant's bedding (Case 127). In another case, furniture and fittings were damaged and the glass panel in the only door which gave privacy to the tenant was broken, so that it had to be replaced with a cloth (Case 140). In Case 175 the landlord of a house with controlled tenancies in the basement and on the second floor lived himself with his wife and two children on the first floor and let the remainder as uncontrolled tenancies. Having served notice on the controlled tenants which proved ineffective, he set out to make life unpleasant for them. He described himself as a "dictator" and told the tenants they must do as they were told. Persecutions included changing the lock on the front door and refusing new keys, removal of slates from the roof, entering the controlled tenants' premises, taking up carpets, even removing wallpaper from the walls, and depriving the tenants of the use of the bathroom. Court intervention was partially effective; but the tenant, after spending £200 in



legal costs could not afford further action on these lines. Another case involved cutting down the clothes line with the washing pegged out on it, and the persecution of standing for hours on the roof outside the kitchen window and staring in at the tenant (an old lady) when she was alone (Case 179). Other instances are, putting snakes in the bathroom (Case 622), and threatening to cut the tenant's throat or poison her if she did not pay a rent of 60/- weekly, when the rent had been fixed by a tribunal at 35/- (Case 755). In this last case the landlord also poured salt into the tenant's stew and carried on a campaign against her by kicking her door whenever he passed it, and persuading children in the house to do the same.

We include these summarized samples in no desire to produce sensational material, but in order to illustrate the wide range of persecutions to which tenants are subjected.

### Conditions in which abuses are found

(i) **CONTROL AS A FACTOR** But for the evidence of the survey, it might have been assumed that the abuses under headings 1-8, all of them aimed at getting vacant possession, would have occurred almost wholly in controlled tenancies. This is not the case. Of the abuses under these heads, more than half were directed at tenants without the protection of control, who could therefore normally have been evicted by four weeks' notice. Most of these abuses occurred in furnished accommodation, and of these an unknown but probably small proportion may have been granted some security of tenure by a rent tribunal. The survey itself throws little light on the reasons why landlords should have preferred the more elaborate alternative of illegal or improper conduct to the simpler method of a four-weeks' notice. On such evidence as is available, and based on some experience of workers in Citizens Advice Bureaux, we think the most likely explanations are: the existence of such strained relations that the landlord is unwilling even to wait a month, the inevitable delay in getting a court hearing and the possibility of the court giving some latitude to the tenant, fear of rent tribunals and the ignorance and dislike of legal processes. Whatever the true reasons may be it seems clear that the root causes of these ugly manifestations cannot be linked with either control or decontrol.

(ii) **OVERCROWDED PREMISES** There can be no doubt that, as might be expected, a high proportion of abuses occur where overcrowded conditions exist. It will be seen from the table below that almost half of the cases reported to us (49.2%) occurred where there were more than one person per habitable room, although the comparable proportion of the privately rented sector living under these conditions was only 17% according to the 1963 survey. Indeed over 20% of the cases reported to us occurred where there was severe overcrowding (more than two persons per room) although this sector on 1964 figures represented only 2% of the whole privately-rented field.

			Survey of Abuses 1964	1963 Tenant Inquiry
			%	%
Over 2 persons per room	..	..	21	2
Over 1½ persons up to 2	..	..	17	6
Over 1 person up to 1½	..	..	11	9
Number of persons = number of rooms			23	23
Over 1 room per person	..	..	28	60

(iii) **SMALL ACCOMMODATION** Sixty-eight percent of the abuse cases reported to us occurred in households living in one- or two-roomed dwellings. At the same time, the number of cases where medium or large households were involved was disproportionately high compared with the proportion of such households among London households living in privately rented accommodation.

(iv) **SHARED FACILITIES** The sharing of w.c., bath or kitchen/cooker may be a cause of abuse; the sharing of facilities occurred in the cases reported to us much more frequently than in privately rented property as a whole in London. Seventy-one percent of the abuses appearing in our survey occurred where the w.c. was shared, whereas only 37% of private renting households in London shared a w.c. in 1963.

(v) **MULTI-OCCUPIED ACCOMMODATION** For the purposes of the survey of abuses, we treated as self-contained, accommodation in the form of flats, maisonnettes and houses where neither w.c., bath, kitchen nor rooms were shared. Only 17% of the abuses reported to us occurred in such property, the remaining 83% relating to "rooms" where these facilities or some of them were shared. Figures for the 1963 Tenant Inquiry which adopted a slightly different definition of self-contained were 59% and 41%.

### **Characteristics of the tenants**

The survey material discloses some information as to the types of tenant who were subject to the abuses reported.

**AGE GROUP AND FAMILY COMPOSITION** Two-fifths of household heads, a high proportion, were aged under 35; two-fifths in the age group 35-64 and slightly under one-fifth 65 and over. Two-fifths were families with children under 16. Single persons below pensionable age seemed to be vulnerable, while older small households with one or two persons over pensionable age were under-represented.

**SIZE OF HOUSEHOLD** Households with three or more persons appeared with somewhat disproportionate frequency, while households with six or more were considerably over-represented.

**LENGTH OF TENURE** Almost half the cases reported related to tenants who had been in the accommodation less than two years compared with only a quarter of all private tenants in 1963.

**FINANCIAL POSITION** Reliable information on income is difficult to obtain, and little was obtained. It is however clear that a very high proportion of the tenants were at the lower end of the income scale. Four-fifths of the principal wage earners in the households affected were manual workers.

### **Characteristics of the landlords**

Any attempt to press tenants in this field for names and particulars of their landlords would have tended seriously to reduce the amount of material obtained, and to lead tenants to refuse details in case their landlords discovered that they had given information. The questionnaire used by us did not therefore directly ask for particulars of the landlord; nevertheless a good deal of information of this kind was volunteered.



A fuller analysis of this information is given in the detailed report of the survey. The following general facts emerge:

- (i) In 95 % of all cases where information about the landlord was given, he appeared to be a single individual. In some such cases he may have held the property through a small or "one-man" company; there is no information on this. There would however appear to be cases where a single individual dealt with the property as if he were the owner whether through the medium of a company structure or not. The comparable figure for all privately rented accommodation in London is lower, 64 % for multi-occupied, and much lower for singly-occupied property.
- (ii) In half the reported cases there is nothing to show whether the landlord lived on the premises or not; but, where this does appear, in three-fifths of the cases the landlord is reported as living on the premises. We are certainly left with the impression of a relatively close face-to-face relationship between landlord and tenant, where these abuses occur, in which tensions are likely to be magnified.
- (iii) In 88 % of all cases of illegal or improper attempts to get vacant possession (headings 1-8) the landlord himself rather than any agent was guilty of the act complained of.

### **The Police**

In relation to headings 1 to 7 on the questionnaire, the survey asked (i) whether police assistance had been sought and (ii) with what result.

In 180 cases (34 %) police assistance was asked for, and in 166 of these cases the survey gives some information as to the result. In 46 of them the police took positive action either by intervening to put a stop to things or by prosecution or in a few cases by taking a dispossessed tenant to welfare accommodation for the homeless. In 59 cases, they advised the tenant to take steps either by legal civil action, including application to a rent tribunal, or by consulting a citizens advice bureau or by going to the local authority. In the remainder of the cases the police took no action. In the majority of them they felt that they could not intervene in a civil matter; in the rest we do not know the reason. Most of the cases of non-intervention appear, on examination, to be extremely complex and difficult to sort out on the spot.

So long as the law does not make interference with a tenant a criminal offence, it is in our view unjustifiable to criticize the police for inactivity. Much of what is here under consideration is at present no breach of the criminal code. It is too much to ask the constable on the beat to interpret the civil law of landlord and tenant; indeed in one case where he did so, advising the tenant to vacate, the police were sued for damages for giving incorrect advice—surprising as such a claim may seem. The difficulty of the law as to the termination of tenancies is notorious; the Court of Appeal in 1895 said "It cannot be denied that the law upon notices to quit is highly technical". There is nothing to suggest that it has become less so today; in 1958 we find the Court of Appeal refusing possession to a local authority landlord who had failed to get its notice to quit correct in form and describing the point as "the trap laid by this technicality".

On the record disclosed by our inquiries, there is nothing to suggest that infringements of the existing criminal code have been overlooked or ignored by the police.

## Summary and General Conclusions

**1 QUANTUM** We were set the task of assessing the amount of abuses practised in London, and we have explained its difficulties. The survey we carried out revealed reports which might fairly be thought to represent rather more than 3,000 cases per annum; we think this is likely to be an underestimate. It is of course a figure which aggregates all abuses, gross and less serious, more and less shocking. In the three London boroughs where the annual rate of incidence of abuse is highest in proportion to the number of households in privately-rented accommodation, the rate is between 1% and 2%; in all the other boroughs the rate is less than  $\frac{1}{2}$ %. Statistically, these are low figures. Nevertheless, we are satisfied that abuses are general, and too numerous to be dismissed as isolated instances or in any way insignificant. Where they do occur, their nature is such as to constitute a serious evil which should be stamped out.

It is, however, easy to allow indignation at the shocking reading provided by individual cases to run away with a sense of proportion. Witness after witness who appeared before us with evidence of pitiful instances of ill-treatment of tenants assured us that the great majority of landlords of privately rented accommodation in London treat their tenants with complete fairness and propriety; and that many of them have exercised the freedom to raise rents on decontrol with restraint and humanity. We entirely accept this evidence; and in our opinion, the figures revealed by our inquiry bear this out.

Having said this, we remain firmly convinced that the small minority who are guilty of malpractice should be punished or restrained; nor, as will be seen, do we think there is any insuperable difficulty in doing so.

**2 LOCATION AND INCIDENCE** It seems plain to us that abuses occur with disproportionate frequency in conditions of overcrowding and multi-occupation and where facilities are shared; and in small and furnished accommodation. Geographically they are largely to be found in the Inner area and only to a relatively minor extent in the Suburbs and Suburban Fringe. The relative incidence in controlled and uncontrolled premises shows that abuses occur equally in both sectors and not, as might be expected, predominantly in controlled accommodation.

**3 TENANTS** It would appear that single people and young families with children, particularly the larger households, are much affected.

**4 LANDLORDS** Although we have no doubt that some company landlords have been guilty of abuses, the evidence of the survey points to a great predominance of cases where the clash is between tenant and a landlord in person; and in the majority of cases the landlord is living on the premises.

**5 LEGALITY AND ILLEGALITY** We have given much thought to the question how far the existing criminal or civil law gives effective protection to tenants who are subjected to abuses of the kinds we have found to exist. Few of them are breaches of the criminal code; rather more may perhaps be sufficient to support a claim in a civil court for an injunction or damages; many are manifestations of unconscionable and anti-social behaviour which cannot be brought squarely within the purview either of crime or civil wrong.

As to civil remedies, there can be no doubt that most of the abuses affect tenants of small means with little experience—indeed a marked fear and distrust—of courts of law and lawyers. It is true that this country enjoys an admirable legal-aid system which brings legal remedies within the reach of all; but six factors must be borne in mind: (1) in most of these cases, the



landlord's power is exercised swiftly and presents the "fait accompli" of an ejected tenant before any court can intervene; (2) as soon as a valid notice to quit has been given and has expired, the tenant is technically a trespasser, and his civil remedy against the landlord is for practical purposes at an end; (3) the legal aid system necessarily involves a time lag while the case is examined with a view to the grant of a legal aid certificate; (4) there is inevitably a delay between the issue of the summons in the County Court and the hearing; (5) there is a marked shortage of solicitors operating legal aid in the London County Courts and landlord and tenant disputes are notoriously complex and time-consuming; and (6) we are satisfied that, in the case of an unscrupulous landlord, the least hint of legal intervention is likely to produce an immediate notice to quit at the expiration of four weeks. Many tenants, all too conscious of this, refuse the risk of invoking the law. Our attention has been called to cases of tenacious and stout-hearted tenants who have successfully invoked the civil jurisdiction of the County Courts and even of the High Court, with satisfactory results; but they are the exception rather than the rule.

A further difficulty exists in that some of the forms of persecution are difficult to bring home to the landlord by proper proof; for example, it might well be difficult to prove that a landlord had *deliberately* introduced noisy or undesirable tenants.

Bearing in mind the risks, the inevitable degree of delay and the practical difficulties of using the civil remedies available to a tenant, it would in our view be wholly unrealistic, not to say cynical, to conclude that any general solution of the problem of ill-treatment of tenants of small means and little familiarity with the law lay in recourse to the civil law.

We turn therefore to examine the criminal law in this connection. It is surprising how few of the forms of misconduct by landlords constitute criminal offences, apart from assault, threats of physical violence or conduct actually amounting to, or threatening, a breach of the peace. Interference with the tenant's possessions might in some cases amount to larceny; but most of the means of persecution we have noted appear not to offend the criminal code. We were told that the police consider that the type of "racket" investigated in St. Pancras and Hampstead and described earlier did not fall within false pretences or otherwise make a case for prosecution. A whole range of methods of discomforting tenants in order to get rid of them is possible without risking prosecution, whether or not they may be actionable in civil proceedings.

This is not so in all countries. In New York, for example, interference with tenants of controlled properties is a criminal offence. The New York Police Statute provides that "It shall be unlawful for any person, with intent to cause any tenant to vacate housing accommodation, or to surrender or waive any rights of such tenant under this title or the regulations promulgated thereunder to engage in any course of conduct (including, but not limited to, interruption or discontinuance of essential services) which interferes with or disturbs or is intended to interfere with or disturb the comfort, repose, peace or quiet of such tenant in his use or occupancy of the housing accommodation". The penalties for infringement include a fine of up to 5,000 dollars or imprisonment up to one year. This provision, remarkable for its refreshing lucidity and comprehensiveness, covers a great part of the mischiefs which exist. There seems to us to be no reason why provisions at least as wide in scope (and perhaps wider, to include threats of such behaviour) should not be incorporated

in the law of this country, and applied generally. Coupled with an amendment of the law to abolish eviction without a court order, and some provision for security of tenure, this would go far to put a stop to abuses. Its universal application could not properly be objected to, and we expect would be welcomed, by respectable and responsible landlords. Summary criminal proceedings before magistrates would largely remove the objections of delay, expense and the more complex civil procedure of the County Courts and High Court. Stripped of the retaliatory weapon of a short notice to quit which in so many cases is lawful today, a persecuting landlord would no longer enjoy the protection of the tenant's fear of reprisals which leads to so many abuses being suffered in silence.

We have rejected general criticism of the police, which we think is unfair and largely ill-informed; and we have no reason to suppose that they would not welcome a broadening of the basis of the criminal code on the lines we have discussed. The introduction of a code on the lines of the New York statute would clear the air and give guidance to the police in the performance of their duties, without putting upon them too difficult a task in determining the civil rights of the parties.



## CHAPTER 8

### INSECURITY OF TENURE

We said, in the introduction to Chapter 7 (Abuses) that no picture of the difficulties and distress of many London tenants would be complete if it were limited to an assessment of what could fairly be described as abuses. Our general conclusion goes farther than this; we are satisfied that the volume of hardship from causes inherent in the existing conditions in the privately rented sector of London housing, is far greater and more significant than that due to any illegal or undesirable behaviour of landlords. The prime cause of hardship is insecurity of tenure in conditions of shortage; and this we now examine and assess in some detail; and we discuss whether this is inevitable or could be mitigated. Other forms of hardship inevitably flow from conditions which we have already discussed—high rents, poor condition of houses, lack of amenities, multi-occupation and overcrowding. But lack of security of tenure is a feature of the situation in the London area, which in our opinion is of such importance that it requires separate examination.

#### **The legal position**

Until the Protection from Eviction Act,\* a temporary measure passed in December 1964, the law regarding the recovery of possession of decontrolled property was briefly as follows. A tenant of decontrolled unfurnished accommodation let on the customary weekly basis could be required to leave at the end of four weeks' notice to quit. A tenant of furnished accommodation was in the same position unless an application had already been made to a rent tribunal to fix the rent for the premises. In that case no notice to quit could take effect for three months after the tribunal had given its decision and this security could be extended by the tribunal if a further application was made to them. When the tenancy was for a fixed term, as for instance in the case of a lease, no notice to quit was required at all since the tenancy automatically expired at the end of the agreed period, and in the absence of any further agreement, unless the landlord accepted further rent, the tenant became a trespasser. A notice to quit could be given for any reason or for no reason at all and landlords were under no obligation to renew tenancy agreements when they came to an end.

In a state of the market for rented property where supply and demand, at all levels of rent and for all types of property, are in proper balance, these conditions no doubt would operate without causing trouble; but where, as in London, there is an acute shortage of accommodation for renting, at any rate in the range of rents lower than about £400 per annum, the consequences for tenants are obviously serious. We are satisfied on the evidence before us, that there is plenty of good accommodation for rent in London at rentals of £400–£500 per annum and above.

---

\* The effect of this Act is to prohibit eviction, where the net annual value for rating does not exceed £400, except under an Order of the Court which may be suspended for up to twelve months.

Two general factors are, we think, relevant in any assessment of insecurity: first, the shrinkage of the controlled sector as a whole, involving an increase in the number of tenants who are deprived of security of tenure; and secondly, the loss to the stock of privately-rented dwellings which is likely to occur on decontrol, a loss which must increase the difficulties of those whose tenancies are brought to an end. Neither of these considerations in itself provides a *measure* of the amount of insecurity; we can arrive at this by a separate method discussed later. Both of them have been examined elsewhere in our report. It is sufficient here to recall that in the forty months from July 1960 to December 1963, 199,000 controlled tenancies out of 693,000 remaining in control at July 1960 were lost to the controlled sector; of these 199,000 only 60% were relet, and when relet became decontrolled. The second factor, closely related to the first, is the disclosure of landlord's policies in relation to controlled lettings falling out of control. In the case of lettings of singly-occupied houses, only 51% were likely to be relet on decontrol and in 42% the landlord would wish to sell; even for lettings of singly-occupied purpose-built flats, the landlord would sell in 14% of cases; and for lettings of parts of houses or flats the figure is 21%.

It would be wrong to take these elements in isolation, as a measure of insecurity, since the overall stress is affected by other factors. For example, some of the purchasers for owner-occupation would no doubt be the former tenants, though this is less likely among tenants of smaller means. In any case the overall picture is affected by complex population movements and changes in household structure which we have examined elsewhere. They are no more than general causes tending to add to the difficulties of dispossessed tenants. A better index of the degree of insecurity is to be found from other material which we have obtained, and to this we now turn.

### **Measure of insecurity**

We have received a great mass of evidence relating to the frequency of, and the reasons for, determination of tenancies by notice to quit in uncontrolled lettings. The most significant evidence of frequency is derived from the 1963 Tenant Inquiry in its examination of landlord-tenant relations. Over the forty months between July 1960 and December 1963 the number of moves per 100 households interviewed in unfurnished uncontrolled lettings was 55, representing a rate of 16% per annum. For households in furnished lettings over the same period the rate per 100 households was 151, representing a rate of 45% per annum. These figures alone would suggest to us a rate of movement high enough to indicate discomfort and unsettled conditions. Much more important are the figures, from the same source, of involuntary moves. The survey results show that 25% of the moves of households in unfurnished uncontrolled lettings, and 21% of those relating to furnished lettings were involuntary. This means that, outside the controlled sector, 4% per annum of households in unfurnished lettings and between 9% and 10% of households in furnished lettings, found themselves obliged to move against their will. We think that these figures reflect the substantial impact of insecurity of tenure in London, with most serious consequences for a large number of tenants.

### **Reasons for notice to quit**

We have referred in the section on abuses to notice to quit given for reasons



of pure vindictiveness or retaliation; but far more notices to quit are given for reasons which could fairly be regarded as quite legitimate.

In many cases the owner wishes to sell with vacant possession, and obtain the higher price which residential property usually commands in this condition. Our evidence from local authorities suggested that this probably accounted for more notices to quit than any other reason. Tenants are not always displaced before property is sold, but there has been in recent years a marked trend in favour of owner occupation, and many houses coming on the market are bought by those who wish to live in them. The result is a notice to quit for the existing tenants. Many other notices to quit are given when the owner occupying part of the house wants more accommodation for his own use or to provide a home for his family. Again, much property in London is being converted and improved. More often than not, vacant possession is needed to enable the work to be done; the converted and improved accommodation often commands rents out of the reach of the previous tenants. We came across a number of examples where owners went to a good deal of trouble to provide alternative accommodation for the tenants displaced, and we know of some cases indeed, like a block of old flats which we were shown in Stepney, where the tenants were moved temporarily to other accommodation while conversion was taking place and brought back into the improved flats. On the other hand, it was clear to us that there are all too many cases in which the owners have been concerned solely to enhance the value of their investments and have simply given four weeks notice, as they were entitled to do, without regard for the welfare of the tenants.

The late Mr. Michael Cliffe, Member of Parliament for Shoreditch and Finsbury, gave us a great deal of extremely helpful and carefully prepared factual evidence shortly before his death; he told us of many cases in his constituency where residential property, admittedly old but not necessarily at the end of its useful life, was being demolished to permit redevelopment for more profitable commercial uses. We have no reason for thinking that this is confined to Mr. Cliffe's constituency.

Many notices to quit are given in order to get rid of tenants who are in arrears with rent or are considered undesirable on other grounds. Although much of this report is devoted to the problems of tenants, we do not wish to give the impression that there are no difficult or unsatisfactory tenants. We have had a number of cases reported to us in which it would be impossible for any reasonable person to avoid the conclusion that the tenant was thoroughly objectionable and the landlord fully justified in wanting to be rid of him. On the other hand, landlords' views as to what constitutes an undesirable tenant can vary enormously. Many notices to quit are undoubtedly given for no better reason than that the landlord, living in the same house, finds the tenant uncongenial and others, as might be expected, where more serious disagreements have arisen. We were told by a number of local authorities and other witnesses that all too many notices to quit were given as soon as the tenant's wife was known to be pregnant.

Not least of the reasons for notice to quit is the inability of the tenant to meet a demand for an increased rent. This may be a legitimate demand for what might be regarded as no more than a fair price in a rising market or it may be extortionate for the accommodation in question. Sometimes the tenant makes desparate efforts to pay and eventually runs into arrears and in others he may simply decline. Very many landlords, of course, are ready to negotiate

and make concessions, even to the point of accepting for some years rents which are below those which they might otherwise obtain for the accommodation. If the rent has risen beyond his resources, however, sooner or later the tenant has to go.

### **The impact of insecurity of tenure**

There are therefore a wide variety of reasons why tenants are being required to leave their homes, ranging from those which by any standards are grossly improper to those which might be thought to be perfectly reasonable. Indeed the representatives of Lambeth Borough Council who gave evidence to us spoke of many families who were being evicted without any apparent reason at all. But whatever reason, or lack of reason may lie behind it, and whether it is legal or illegal, there is no doubt that, because of the acute difficulty of finding alternative accommodation, a notice to quit comes to very many tenants as a major disaster. This could well be illustrated by the history of a middle-aged couple, whose case had been referred to us by a London M.P. These people, following a lengthy period of systematic persecution by their landlord, culminating in an assault, were finally locked out of their flat without having other accommodation to go to. The landlord threatened to murder them if they tried to return. They squeezed in uncomfortably with friends who had a member of the family away for two or three nights, and then spent the weekend with a daughter just outside London. They had to return on account of the man's employment on Sunday, but that was the last night that their friends could put them up. They firmly refused to go into welfare accommodation, the only help that the local authority could offer, for fear that they would be separated, which to them was unthinkable. On Monday and Tuesday the wife was put up by another friend and the man spent the nights on Hampstead Heath. He telephoned our office to see what help we could give him. He had been walking the streets for six or seven hours each day trying to find any sort of accommodation and was in the depths of despair. It is no exaggeration to say that it was beyond his comprehension that he could be placed in such a position and he was seriously contemplating returning to the house and making a violent assault upon the landlord on the basis, as he put it, that he had "got to do something". In the result they were given temporary shelter again by the first friends for some weeks until they were fortunate enough to get some unfurnished rooms.

We must emphasize that to many people the prospect of eviction is not simply a matter of having to move but a very real threat of being rendered literally homeless. This is shown by the increasing numbers of homeless families being admitted into welfare accommodation provided by the London County Council and the other county authorities in the Greater London area. The figures of homelessness, however, (7,000 persons homeless, and 1,000 children in care because of non-existent or inadequate homes) relate only to those who actually become homeless and are received into welfare accommodation and reflect only a small part of the unhappiness and suffering that result from the present situation. Some of those who are forced to move are rehoused by local authorities or do in fact find other privately rented accommodation, sometimes less suitable to their needs and often at a higher rent. Others are less fortunate. They may squeeze in temporarily with friends or relations, perhaps together, or perhaps only at the expense of the family being



separated. We were told that there is a strong reluctance, perhaps understandably, on the part of many people to go into county council welfare accommodation. Mr. Michael Cliffe estimated that 75% of those evicted refused to do so. We asked if he could give any picture of what happened to those who were evicted. He replied "Yes, I can. In most cases the circumstances are tragic. You often find that the father and mother and youngest child will go to live with someone and the older children with someone else. Families of four and five can be divided up into as many places—this is fairly common".

Mr. R. C. Hines, solicitor to the Cambridge House Legal Advice Centre at Camberwell, who has wide day-to-day experience of housing problems, gave us virtually the same answers to the question. Lambeth Borough Council told us "Experience in Lambeth shows, however, that a large proportion of those families who are forced to leave their homes do not approach the county council for fear of the family being split up or because of a reluctance to enter the Reception Centre, and these either push in with relatives or pay very high rents for one or two rooms in tenement houses somewhere in the neighbourhood".

Inevitably families with children, particularly those with low incomes, are among those who find the greatest difficulty in securing other accommodation. The Council of Churches told us that the severe shortage of accommodation suitable for families with children is accentuated by landlords' reluctance to let accommodation to such families even if it was suitable for them. In more graphic terms the National Joint Committee of Working Women's Organisations quoted to us the remark: "A person might as well have smallpox as have children if searching for shelter and accommodation".

For very many people therefore the experience of losing their homes can be devastating in its effects. At least it is likely to involve a period of great anxiety while a search for other accommodation is being made, and it must follow that for those who have young children or other dependants to care for, the fear of being left without a home is immeasurably more serious than for those who have only themselves to consider. For some it can mean the disruption of their family life and the separation of husbands, wives and children, perhaps temporarily, perhaps for a considerable period.

So far we have talked of families who are actually required to leave their accommodation, but we received a good deal of evidence to suggest that the unhappiness which results from the present situation extends over a much wider field. Property in London is constantly changing hands and tenants can never be sure that a new landlord will not require possession. It is not perhaps surprising that in addition to those who actually receive notice to quit many live under the ever-present fear of being evicted and becoming homeless; this is best illustrated by reference to some of its results as described to us.

We were told by a number of reliable witnesses of the reluctance of many tenants to report serious structural defects in property to the local authorities, to ask for rent books or to exercise any of their legal rights as tenants for fear of receiving notices to quit. A Citizens Advice Bureau worker instanced the case of a decontrolled tenant who refused to report to the Public Health Department of the local authority that the lavatory was broken and out of action on being told that he had no security of tenure. The family continued to use the public convenience. Lambeth Borough Council in evidence told us: "In practice the tenant either has to do repairs himself or put up with the

defective condition of the premises because if he complains to the landlord without effect and then to the Public Health Department the landlord finds some extraneous reason to terminate the tenancy". Another experienced Citizens Advice Bureau worker told us: "It is my experience that tenants liable to short notice now run a very serious risk of eviction if they attempt to exercise any of their rights". Hackney Borough Council on this point said: "There is evidence that an increasing number of tenants refrain from approaching the Public Health Department when nuisance exists in their accommodation".

This reluctance of tenants to invoke the assistance of the local authority in connection with repairs to premises was confirmed to us many times in evidence by Public Health Inspectors, and it clearly represents a serious handicap to them in carrying out their duties. We were told of tenants who pleaded with the local authority not to enquire into the matter of repairs, and even of cases where Public Health Inspectors themselves had felt constrained to advise tenants not to pursue their complaints about the condition of their dwellings, in the knowledge that the result would probably be an eviction. It was suggested to us that tenants were often reluctant to provide local authorities with the necessary basic information to enable them to carry out their duties as housing authorities. The Town Clerk of Tottenham, for instance, who with the Chief Public Health Inspector and the Deputy Housing Manager of the borough gave us much help, said on this subject: "The officers with me today are quite convinced that the overriding fear of the notice to quit is the dominant factor as to why the Council do not know as much as they should, as a housing authority, about the housing problems of the people who live in Tottenham".

This evidence brought home to us strongly the widespread feelings of anxiety even among tenants who have not actually received notice to quit.

### **Methods of obtaining possession**

We have received some evidence, mainly from local authorities, about the various methods used to secure possession of property. The majority of tenants who are given notice to quit, or whose tenancy agreements have expired, do in fact leave and surrender possession by the time required or soon afterwards. Those who do not become trespassers in law and they may be physically evicted by the landlord, provided that he uses no more force than is reasonably necessary for the purpose. It is not necessary for the landlord to obtain an order from the court. So far as we were able to ascertain it is comparatively rare for evictions to be effected by reputable landlords personally but some local authorities have commented to us adversely upon the increasing practice of employing private bailiffs for this purpose. We have received some evidence showing that private bailiffs, although probably not going outside what is permitted by the law, have acted in a manner which produced extremely harsh consequences, arriving with little warning, and turning the tenant into the street with all his belongings. In one case we were told that private bailiffs removed all the tenant's furniture and belongings to a depository from which she has been told that she cannot recover them without paying a bailiffs' fee of £31, a solicitor's fee of £10, a removal charge of £3 and 18/- per day storage.

One consequence of this sort of procedure is that it allows no time for local



authorities and others concerned with helping evicted tenants to negotiate or arrange other accommodation. Most reputable landlords normally seek a court order for possession if they have difficulty in persuading tenants to go. When such an application is made to the County Court, the court in granting it usually provides that it shall not come into effect for a period of up to 28 days in order to give the tenant time to find other accommodation. We were told that an increasing number of applications for possession are made to the High Court, where, in default of defence, an order is automatically granted and takes effect immediately; this procedure was described to us as "savage, swift and incomprehensible to the tenant". Although in the County Court, but not in the High Court, a 28 days' suspension is usual, neither court has the power to refuse an order in the case of an uncontrolled tenancy which has been properly determined or if the tenancy agreement has expired. If the order is granted, costs are normally awarded against the tenant, and the court bailiff can be called upon to execute the order.

### **Assistance by local authorities**

The practice of local authorities in the matter of rehousing evicted tenants varies according to their policies, their resources and the weight of the demands made upon them. Unless the tenant is already practically at the top of a waiting list, few local authorities in London will consider rehousing tenants on the strength of a notice to quit because of the risk of collusion between a landlord and a tenant who is anxious to get a council house or flat, and because of reluctance to concede priority over those who have been long on their waiting list for housing. The normal practice is to wait until the tenant has actually been evicted or a court order for possession has been granted. This means in practice that a tenant under notice who is unable to find alternative accommodation and whose only hope lies in being rehoused by the council, must either undergo the humiliation and misery of an actual eviction or meet the costs of court proceedings for possession, before he can even qualify for council rehousing.

Some local authorities told us that even when tenants are evicted or an order for possession has been made they can do little or nothing to rehouse them because of the pressure of their slum clearance programmes, and the majority could hope to assist only a proportion of those who apply for help. Sometimes this was by way of offering temporary accommodation. Very few were in a position to rehouse a large proportion of evicted families. A number of local authorities, apart from anything which they are able to do by way of rehousing evicted families in council accommodation, intervene with the landlords in one way or another when eviction is threatened to see what they can do to help. Some reported limited success in negotiating fresh tenancies for the tenants; others are prepared to buy either by agreement, or compulsorily if need be, to ensure that the tenants will not become homeless. Some authorities, however, pointed out that although they felt bound to embark upon purchase in these cases it often meant that they were acquiring indifferent, if not thoroughly unsatisfactory property, at inflated market prices with no assistance by way of Government subsidy. It is plain that very few London local authorities are able to do all that they would wish to assist evicted families and the great majority, particularly those in the L.C.C. area, have found the size of the problem well beyond their resources.

### **London landlords: a general note**

It will be seen that, in existing circumstances in the London area, insecurity of tenure constitutes a widespread source of hardship and anxiety. On the other hand, nothing in the evidence leads us to the conclusion, and we do not intend to convey the impression, that the generality of landlords in London are behaving unreasonably or callously. Any such inference from our material would be both unfair and untrue. We have no evidence that it is the regular practice, where landlords have a legitimate reason for requiring possession, to evict summarily at the end of four weeks' notice to quit, regardless of the welfare of the tenants. On the contrary, we have questioned our witnesses closely on this point and have been assured that the vast majority of landlords act not only with due regard to the letter of the law but humanely and reasonably. We have been told of many cases where landlords have themselves provided alternative accommodation or gone to a great deal of trouble to assist tenants to find new homes when tenancies have been brought to an end, even though they had no legal obligation to do so. Many others, unable to help in this way, do not in practice insist on the tenant leaving at the expiry of the lease or of the notice to quit until the tenant has found somewhere else to live. Nor is the use of private bailiffs common; most reputable landlords limit themselves to the use of the Courts. One of the largest owners of residential property in London told us: "We have never used bailiffs to evict tenants and we have never turned a tenant out into the street. On the rare occasions when we are forced to get rid of an unsatisfactory tenant we apply for a possession order to the County Court". Nor would it be right to assume that all tenants are deserving persons who are the innocent victims of circumstances for which they are in no way to blame; there are many tenants, unsatisfactory in payment of rent and in their conduct in other ways, with whom it would be unjust to saddle landlords without any opportunity to be rid of them.

The prime cause of most of the hardship, misery and anxiety which we have described is the absence of any adequate security of tenure in the situation which prevails in London of a grave shortage of accommodation for rent at the lower end of the rental scale, and the absence of any provision for the regulation of rents at levels which will do justice both to the landlord and to the tenant. To the extent that it is exacerbated by the actions of landlords, the blame lies upon that small minority whose callous attitude to their tenants has helped to create fear and uncertainty which affects a very much wider circle than their own tenants.

### **Security of tenure, generally**

It was urged upon us by more than one witness, and particularly by one local authority, that the security of tenure conferred by the Landlord and Tenant Act 1954 upon tenants of leasehold premises used for business and many other purposes should be conferred with suitable modification upon tenants of residential accommodation. Similar protection exists in the field of agricultural tenancies, and by Part I of the Landlord and Tenant Act 1954, in the case of long leaseholds. These arguments are addressed to the form of the legislative remedy rather than to the field of factual survey with which we are concerned; and we think we might be trespassing beyond our terms of reference if we expressed any concluded or detailed view upon them. It does, however, seem to us that they have some force; it is true that different considerations apply



to the other types of tenancies mentioned above; nevertheless it would seem that the provision of some degree of similar protection for short tenancies of residential accommodation, suitably modified, might well be justified, and that its total absence could well be regarded as somewhat anomalous.

### Summary and General Conclusions

(1) The evidence derived, particularly from the 1963 Tenant Survey but also from the great mass of general evidence, satisfies us that hardship due to lack of security of tenure for tenants of privately rented housing in the London area is serious and substantial in amount.

(2) We consider that hardship from this cause is more serious than that caused by the abuses earlier described.

(3) It is accentuated by the inadequate and shrinking stock of London housing available for private renting at the lower end of the rental scale; and an increase in the field of security for tenants will not solve the problem unless accompanied by measures to increase and encourage the provision of low-rented housing.

(4) It is perhaps anomalous that while other forms of tenancy—business, agricultural, and indeed almost every tenancy other than residential—have long enjoyed the protection of security of tenure in some form, accompanied by a proper system for ascertaining the correct rent, no analogous security is given to private residential tenancies except in the limited and diminishing field remaining in control. The matter of granting it and whether it should apply to the whole field of private tenancies or only that part in which there is a shortage would be matters to be considered.

(5) There is no shortage of good accommodation in the London area at rentals of £400–£500 per annum.

(6) The freedom to evict tenants without a court order produces, in the difficult conditions obtaining in London, socially undesirable results in the lower-rented sector; in particular, it can seriously prejudice, by its sudden and inexorable operation, the possibilities of rehousing and negotiation.

(7) The operation of the private certificated bailiff system, which can accompany eviction without court order, is also unsuitable for low-rented tenancies in London under present circumstances. Any provision requiring a court order would, however, necessarily prevent the use of private bailiffs.

(8) Those who suffer most from the lack of security of tenure are probably families with young children, particularly those with low incomes and those who have not lived in London for very long. In present conditions they are the people who have the greatest difficulty in finding alternative accommodation.

## CHAPTER 9

### COLOURED LANDLORDS AND COLOURED TENANTS

#### Introduction

Inevitably, in any inquiry such as ours into the stress and tensions prevailing in London rented housing, a substantial body of evidence emerged about coloured immigrants both as landlords and as tenants. The greatly increased post-war flow of Commonwealth immigrants into London broadly coincided with a period of intense housing shortage and great difficulty in the provision of low-rented housing in the London area—particularly for newcomers; and this in turn high-lighted one aspect of the much wider social problems of adaptation and acceptance into the receiving community of a large number of persons with customs and habits differing from those of the society among which they have arrived. We shall not attempt any general discussion on this wider problem; in this part of the report we shall limit ourselves to the housing problems and landlord/tenant relationships of coloured immigrants in the London area.

The numbers of coloured immigrants now in the London area, and the proportion which those numbers bear to the London population, are, we think, often thought to be higher than they really are. Estimates made by the Centre for Urban Studies as at August 1964 show a total 353,300 immigrants from Asian, African and Caribbean Commonwealth countries then living in the Greater London conurbation, of whom 194,000 are found in the administrative County of London. This represents a current ratio of these coloured immigrants to the total population of Greater London of about 4%, and to the population of London County of about 6%. Out of the total number of immigrants from Asian, African and Caribbean Commonwealth countries now in the United Kingdom, estimates from the same source suggest that 47% are to be found in the Greater London conurbation and 26% in the County of London.

Moreover, two-thirds of all immigrants now in this country are from other countries, Ireland, the continent of Europe and other places; only about one-third of the immigrant total consists of arrivals from Asian, African and Caribbean Commonwealth countries.\*

#### General housing difficulties of immigrants

These are really of two kinds. First, as newcomers to London, they find, just because they are newcomers and also because they tend to move about from one area to another, that they have a very low priority for obtaining local authority housing; they have no residential qualification for any housing list, where this is required. At the same time, they are needed to man many of the metropolitan services. This point is well made in the introduction to the survey of parts of North Kensington undertaken by the Centre for Urban Studies: "It is just these people on the move from places near and far who

---

\* The estimates here given depend to a considerable extent on Census figures. It should be noted that, for reasons given later in this Chapter, Census figures are likely to be under-estimates, though it is not possible to say how serious this under-estimation is.



are required to meet local labour shortages in service and other industries; in all the unskilled and skilled occupations they keep the metropolitan machine running. Indeed, the very people who are not wanted on the local housing market are needed for the local labour market". Secondly, there is, we find, a marked degree of reluctance among private landlords to let to coloured tenants and, where these lettings occur, the rents are in general higher. Resistance to letting to coloured tenants not only appeared frequently in our general evidence but was confirmed by our own survey of advertisements of accommodation to let; in the case of the 1,258 units of accommodation advertised, which were included in a survey in August, 27% of landlords clearly barred coloured people and only 6% indicated that coloured tenants would be welcome. The Social Survey Inquiries show that much accommodation to let is never advertised at all; but that in only 11% of all lettings would the landlord both advertise the letting and not exclude coloured tenants. As to rent levels, we are satisfied that higher rents are asked and obtained from coloured immigrant tenants for comparable accommodation. A recent survey carried out for the Paddington Council of Social Service into housing conditions in the Waltham Road area contains a finding that coloured immigrants are paying significantly higher rents than other tenants for similar accommodation, especially for furnished rooms. We have arrived at the same conclusion from evidence given to us from many quarters. To some extent this higher rent level is applicable to all newcomers to London: but it is additionally marked for the coloured. To quote again from the introduction to the North Kensington study; "Rents seemed to be far less determined by relevant objective criteria—such as the size and quality of the accommodation provided—than by fortuitous subjective ones, such as the date of tenant's arrival at the landlord's doorstep, his origin and his colour. There was apparently a 'newcomers' tax'; and on top of that a 'foreigners' levy' high especially in the case of coloured people".

### **House purchase by coloured immigrants**

These difficulties have led to widespread purchases of houses by coloured immigrants in order to solve their accommodation problems. The raising of capital for this purpose has in many cases been made possible by a marked capacity for thrift and a strong sense of community which has led to various forms of pooling of resources. Unfortunately, these immigrants are all too often the victims, not only of their own inexperience and ignorance of the traps which the London housing market lays for the unwary, but also of exploitation by a disreputable fringe of persons making quick profits out of their difficulties, such as the self-styled but quite unqualified "estate agent", the unscrupulous mortgage broker and the providers of loans on mortgage at high rates of interest. A very common end result of the activities of these gentlemen is that the immigrant purchaser finds himself the owner of indifferent, often downright bad, property for which he has paid too high a price, saddled with liabilities for rates, interest and mortgage repayments far beyond his means, and with obligations for repair which he has no hope of fulfilling. These factors inevitably bring in their train high rents and overcrowding in the attempt to meet high running costs. We shall discuss some of these aspects in a little more detail, but we are in no doubt that this general picture is valid for a substantial number of coloured immigrants who have purchased London houses. A representative piece of evidence is to be found in a report by a

welfare worker to the Medical Officer of Health for the London Borough in whose area she works. The report relates to the year 1962. She wrote, speaking of coloured immigrants:

“Some people in urgent need of accommodation have been compelled by the shortage of rented accommodation at economic rents to buy property beyond their means and which very often is unsuitable or even inadequate for their own needs. The Council have continued to give helpful advice to would-be purchasers and grant loans for house purchase, conversion and alterations in accordance with the Housing (Financial Provisions) Act 1958. (Amended 1959). Unfortunately, however, there are would-be purchasers who do not have the necessary qualifications to be eligible for loans, and who despite advice buy undesirable, unsuitable properties at inflated prices. So frequently these people obtain loans from the less desirable societies or agents who are only too ready to grant them at exorbitant rates of interest. Thus, in order to make their investment as profitable as possible, sometimes even in order to meet their commitments, and in some cases in an attempt to make sufficient money to buy something better, many of these landlords are letting off all the rooms they can possibly spare at high rents, with limited facilities and so many restrictions that their tenants live under perpetual strain and also perpetual fear of eviction. Protected tenants in such properties are bitterly resented and so often everything possible is done to persuade them to move, even to the extent of petty persecution.”

This extract refers, among other aspects, to the generation of strain and persecution by these conditions, and we will give our conclusions on this point first, and then develop more fully some of the other consequences of London house purchase by coloured immigrants.

#### **Abuses by coloured landlords**

If the position were to be assessed only by the more sensational stories current during the height of the public outcry about the landlord persecutions, or even by the individual cases brought to our notice, it would be natural to reach a facile conclusion that the prime offender was the coloured landlord. The general impression is in part undoubtedly due to an ingrained fear and apprehension, whether rational or irrational, inspired by the coloured landlord, who is differentiated not only by his appearance but also by habits, ways of life, and, in some sections, language difficulties as well. In the result, a bad coloured landlord tends more readily to give a bad name to all of his kind—a striking instance of the tendency to generalize from the particular. We have tried to test the validity of this general impression, although a reliable overall assessment is particularly difficult to make.

Our survey of abuses produced some information about the incidence of abuses among coloured landlords, although we did not specifically ask for information about the landlord's origins. Nevertheless, in the 790 cases covered by the survey, coloured landlords were mentioned in 99; and a somewhat higher than average proportion of abuses by these landlords related to illegal evictions and improper attempts to get vacant possession. Having regard to the types of property in which we have found abuses to be most generally prevalent, particularly decontrolled housing in which landlord and tenant live side by side with one another, and to the relative frequency with which these types of property are found to have coloured landlords, we have no reason to believe that there is an exceptionally high incidence of abuses in



property for which coloured landlords are responsible. That a disproportionate number of abuses committed by coloured landlords have vacant possession as their goal causes us little surprise. They are generally ignorant of the system of security of tenure given by our rent control legislation, a system unknown in their own countries and which provides no protection for those who reached this country since 1957; yet when they have purchased houses in order to solve their own and their relations' acute housing problems, they frequently find controlled tenants in part occupation, without having had sufficient explanation or advice of the consequences of this situation at the time when they made the purchase. The urge to get rid of these tenants in order to replace them either with their own relations or friends, or with others willing to pay higher rents out of which to meet the essential outgoings, is thus particularly strong.

It is clear that in parts of London where the coloured immigrant population is relatively high, a large proportion of the cases brought to the notice of Rent Tribunals relate to persons not of United Kingdom origin. Thus, the opinion of the Chairman of the North West London Rent Tribunal, giving us an account of the work of that tribunal for the two years to the 31st March, 1964 was that 90% of the applicants and also of the landlords involved were Africans, West Indians, Indians, Pakistanis, Cypriots, Italians, citizens of Eire and some Polish, German or Austrian. This witness gave us a summary of four general categories into which the cases before his Tribunal seemed to him to fall; and we think it worth reproducing this, in order to illustrate and confirm our own impressions. He said:

"Most of these landlords are inexperienced as such and fall into a number of different categories *e.g.* those who:

- (i) Have purchased a house, usually at an excessive cost, to let in multiple occupation. Their capital is often insufficient for them to carry out necessary repairs or to furnish the rooms properly. They promise tenants that they will have the repairs done and that they will provide better or additional furniture. When these promises are not kept, tenants sometimes apply to the Tribunal.
- (ii) Buy a house for family occupation and finding the outgoings high and, having difficulty in keeping up mortgage and hire purchase payments, let one or more rooms to help out. When this accommodation is required for additional members of the family coming from abroad, the tenant, if he hears of this before he is given notice to quit, may apply to the Tribunal to fix a rent in the hope of obtaining some security of tenure.
- (iii) Borrow money at a high rate of interest, repayable over a short period, perhaps five years, to purchase a house and then find it necessary to charge an excessive rent to enable them to meet their mortgage payment.
- (iv) Being unable to find suitable furnished accommodation, rent an unfurnished house or flat, buy furniture on hire purchase terms and let off rooms to help towards the unfurnished rent and cost of furniture. Sometimes they make little profit, even though the rent they charge for the furnished accommodation may be excessive, because the uncontrolled rent of the unfurnished house is often very high".

## Methods of purchase

We have been told that some groups of coloured immigrants arrange the financing of their house purchases among themselves. Particularly among Indians and Pakistanis, housing finance pools are found with a substantial membership—perhaps as many as 900—which meet periodically once a fortnight or once a month, and make calls of, say £10 on each member. Those who draw upon the fund thus created are subject thereafter to periodic calls until the whole amount drawn by them has been liquidated. Drawings under this system are substantial and may cover the whole purchase cost. Occasionally, West Indians operate on similar but less ambitious lines; but on the whole, their contributions appear to be more limited because of family commitments, for example, for maintaining children left behind in their home countries. Their pooling arrangements usually only provide for the initial deposits necessary for house purchase, thus enabling them to “get off the ground”. Their schemes, sometimes known as “pardner” or “sou-sou” schemes, work very much like the old-fashioned holiday clubs, each member taking as many “shares” as he wishes or thinks he can afford; each week one member gets the whole of the contributions.

Unfortunately, it is just these purchasers, simple and inexperienced, who are the natural prey of those who do not scruple to make easy profits out of the conditions of shortage. That advantage is taken of them in many ways, our evidence leaves no doubt. The difficulty lies in pin-pointing and defining the different forms and degrees of unscrupulousness; still more difficult is to indicate any measure of these practices, and we cannot offer any guide to this, except that many of our examples were spoken to by several witnesses independently.

A great deal of unsatisfactory property nearing the end of its useful life finds its way into the hands of these purchasers; nor are the prices paid generally appropriate for this class of property; indeed, it is often rubbish sold dear. Advice and warning about the likelihood of early demolition, and the cost of necessary repairs, is often either not given or not understood; and the difficulty of getting vacant possession where part of the property is occupied by controlled tenants is frequently not explained before purchase; some of our witnesses believe, as a more sinister variant of the situation, that coloured immigrants have been led to assume that the presence of a landlord from the West Indies or Africa will encourage the controlled tenant to find other accommodation. We have been told that higher negotiating fees are charged to coloured people; “registration fees” of 10 to 15 guineas for finding accommodation consisting of one shabby room, and even as high as £50 without any result forthcoming. These are, of course, the activities of unscrupulous agents.\*

The coloured immigrant, in common with other groups similarly situated, with no capital and probably a modest weekly wage purchasing indifferent property is rarely an acceptable risk to building societies and other sources of housing finance; and, on the occasions when he is, the difficulty remains of bridging the gap between the available mortgage and the purchase price plus the total costs of completion. He is driven to raise money on mortgage at high interest rates; where this is required to fill the “gap”, it will be a second mortgage. These mortgages, and particularly the second mortgage are often

---

\* In addition, these activities are almost certainly illegal, as being in contravention of the Accommodation Agencies Act, 1953.



repayable over short periods up to 5 years; and interest rates from 11% to 15% per annum have been quoted to us. It may be that, the security being indifferent, such rates can be justified; but the cost inflates the difficulties of the purchaser and contributes to many of the troubles we have investigated. A specious advertisement of "second mortgages at 7%" proves on examination to be a mortgage repayable over 2 to 5 years, by equal monthly instalments, the 7% per annum being calculated over the whole period and added to the original loan capital. Thus an advance of £1,000 on second mortgage "at 7%" is repayable over 5 years by 60 monthly instalments of £22 10s. 0d., a total of £1,350; the 5 year loan costs £350. The true rate of interest is in fact about 11%.\* There is no actual mis-statement in the advertisement, but we think it unlikely that the true rate of interest is appreciated at first glance by the coloured immigrant.

The services of mortgage brokers are also sometimes used; and the practices of many operators in this field are not beyond reproach. A number of cases have come to the notice of Citizens' Advice Bureaux in London where survey fees and preliminary charges of all kinds are demanded and paid; when, as often happens, no mortgage results, substantial amounts—occasionally the whole of the sum paid—are never recovered.

### **Other features of coloured landlords and tenants**

1. **OVERCROWDING.** There is no doubt that, for reasons inherent in the situation, housing accommodation occupied by coloured immigrants is, in general, too heavily overcrowded. This can be deduced from census figures; but, on account of the instinctive fear of answering official enquiries and because of a general suspicion of officialdom, described to us as "the mistrust of the West Indians for the official visitor to the front door" the true figures are often not obtained by census officers, and census calculations are, in this respect, almost certainly understatements. The 1963 Tenant Inquiry showed that in the households overcrowded according to the statutory standard, half of the heads of households were born outside Great Britain. This does not of course give a true measure for coloured immigrants only; but, for a smaller sample relating exclusively to coloured immigrants, the survey of the Waltham Road area of Paddington found that, on a definition of overcrowding as more than  $1\frac{1}{2}$  persons per room, 64% of coloured households were overcrowded compared with 29% for the whole estate. The reasons for this are many; a prime reason is the economic necessity to obtain the largest possible rent return to meet high purchase prices and costs and interest payments; another is the high proportion of children, particularly very young children. Especially among West Indians, children originally left behind in their home countries are brought here as soon as a home is established and opportunity offers; where they are under sixteen, their entry cannot be refused under the Commonwealth Immigrants Act 1962. A strict enforcement of overcrowding legislation by local authorities would only add to difficulties and tend to increase the numbers of homeless; rehousing at the expense of those with long standing on a housing list could only lead to dissatisfaction and protest. Overcrowding is worst in single furnished rooms; and we ourselves have seen, on our visits, large families of coloured immigrants living in single rooms in conditions of extreme difficulty and discomfort.

---

\* Calculated on the basis of annual "rests".

2. **REPAIR AND CLEANLINESS OF PREMISES.** Housing occupied by coloured persons is often subject to general condemnation as shabby, dirty and in disrepair. There is some truth in this generalization; but it needs qualification. The evidence both of our witnesses and of our own eyes shows that, in the case of coloured people, their rooms are usually clean and well kept; but the halls, entrances and common parts of the building, and shared amenities such as lavatories, are often extremely neglected; the same is true, in general, of the external state of repair. A partial explanation of this must, we think, lie in the lack of funds to keep these parts in good order; sometimes also, where a house is shared between several families, no agreement can be reached between them on the cleaning and maintenance of the common parts, with the inevitable chaotic consequences. Where houses are occupied partly by coloured and partly by white people, the main causes of complaint and unrest among the white tenants are usually found to stem from this neglect of the common parts of the building.

3. **TENSIONS.** We received evidence of complaints that coloured people are frequently very noisy, and that they are given to late night parties and other practices which disturb or annoy their neighbours and those sharing accommodation with them. It would need a full survey before reaching any conclusion as to the general validity of these complaints; and this we have not attempted. For our purpose, it is enough to say that, whether these assertions are or are not generally justifiable, the difficulties stemming from the unsatisfactory housing of coloured immigrants certainly produce a great deal of friction and tension between coloured people and their neighbours and fellow tenants.

4. **GROUPING OF COLOURED IMMIGRANTS.** An observable phenomenon in London is the concentration of coloured people in some areas. It was suggested to us that agents are partly responsible for this, tending to steer coloured purchasers into particular areas and to discourage them from others. There may be some truth in this, but it is a difficult fact to establish by hard evidence. A more cogent reason, we think, is likely to stem from the fact that newcomers find their accommodation through what has been described as the "network who recommend them to join them in their own neighbourhood. Whether this grouping is socially desirable or undesirable is beyond our terms of reference, although it is easy to see an argument against the formation of coloured enclaves, as inhibiting the process of integration.

## **Conclusions**

The evidence we have received leads us to five broad conclusions.

- (1) The basic nature of the difficulties of coloured immigrants is the same in quality as that of all the newcomers to London without adequate means, arriving at a time when many local authority housing lists are very overcrowded or even closed, and in conditions where they obtain a very low priority for allocation of housing.
- (2) For coloured immigrants these difficulties are accentuated by a marked degree of reluctance to make rented accommodation available to them.
- (3) Their inexperience and their acute need leads them to ill-advised purchases of unsuitable property at high prices, and to involving themselves in expensive mortgages; in these matters they do not receive sufficient reliable professional help and advice, and in a number of respects they are often shamelessly exploited.



- (4) The direct results of the combination of all these factors are overcrowding, the unsatisfactory use of large houses for ill-arranged multi-occupation, and high rent levels.
- (5) Although coloured immigrants are in great demand in London for manning many of its services, they are one of the groups who have the greatest difficulty in securing satisfactory housing accommodation.

## CHAPTER 10

### SOME IMPLICATIONS OF REDEVELOPMENT AND IMPROVEMENT

We have shown in earlier chapters of this Report that the redevelopment, replacement and improvement of residential property by private owners is now proceeding rapidly in certain parts of London. How and in what circumstances does this process of renewal take place and what kinds of households are most likely to benefit from it? In order to learn more about these questions we invited Mr. John Greve, then working at the London School of Economics and Political Science on the Rowntree Trust Housing Study, to conduct a study of three areas of which we had learned and in which these processes were to be seen in operation. This he did with the aid of our research staff and the co-operation of the developers responsible for the areas concerned. The findings of these studies form the basis for Appendix VI of this Report. In this chapter we draw attention to some of the conclusions to be derived from the appendix.

The areas which we chose for our case studies were selected for different reasons. We were aware of the Shepherds Bush Estate as one which had reached a considerable depth of degradation and for which there appeared to be no remedy but complete redevelopment. The Canonbury example is well-known and seemed to us to be worth a place in our work as an illustration of the consequences of successful rehabilitation. Powis Terrace we heard of in evidence from various witnesses: it was clearly a striking example of what can happen to sound residential buildings under different landlords.

All three cases have one feature in common—a single ground landlord. In the Shepherds Bush and Powis Terrace cases there has been no change in ground landlord; in Canonbury there has been. This particular feature was in each case directly responsible for setting up the conditions in which private redevelopment was possible, i.e., a single ground landlord was able to enter into a transaction with a single private developer of good standing in respect of an area sufficiently large to have potential for a good class development or rehabilitation and attract a major concern. All three cases also had a similar outcome: namely, a complete change in the economic and social character of the property and the people living in it. Clearly each area was capable of realizing a high potential value but in other respects they were very different. This is clearly revealed by the case study reports which appear at Appendix VI.

The Shepherds Bush Estate is of some eight acres; most of it was built between 1850 and 1870 and it consists mainly of terrace houses with some shops on the main frontage, and a few other buildings. Although the ground landlords have remained unchanged for many years there have been a great number of intermediate landlords who in turn have sub-leased and sub-let to a great variety of tenants. As the neighbourhood deteriorated so did the type of landlord and with that the general pattern of occupation.



The buildings themselves had little or no merit and were decaying. Apart from whether or not a reconstruction scheme could have been carried out successfully there was the fact that a major highway improvement was due to affect the site. There was also the commercial element present in the mixed use including shops and a public house which gave rise to opportunities for redevelopment including new commercial property. It was therefore an area which called for a total redevelopment. Socially it was at a wholly unacceptable level of decay, dirt, lack of amenity, overcrowding and unhappiness; commercially there was scope for much more profitable uses than those currently available; and the whole surrounding neighbourhood needed the kind of facilities that this site could provide.

Canonbury was quite different. It was described to us as "seedy and mournful", rather than decayed, before the rehabilitation process commenced. It was an area of some considerable size and most of the houses on it were built between 1780 and 1850. They had the elegance of their period, still discernible even at the district's lowest ebb. But by the time the operation commenced the area had fallen far and was being badly misused, though not nearly as misused as the Shepherds Bush site. That is to say, the buildings were being occupied in ways for which they were physically quite unsuited.

Powis Terrace in North Kensington was different again. This was a terrace of only sixteen houses in all, which were in essence quite unpretentious mid-Victorian dwellings in a residential area which had suffered from the changing social pattern of the neighbourhood. The houses had not so much architectural merit as Canonbury's but were superior to those at Shepherd's Bush. They had been well managed by good landlords until 1955, and then a Rachman company obtained some of them and a catastrophic decline commenced. This lasted only seven years until regeneration took place in 1962.

Although, therefore, these three areas were different in original conception and present use, the general results in each were the same. Decay, neglect, bad management, misuse, overcrowding and failure to realize potential value were present in all three. Housing conditions were far below any standards acceptable today yet they were coupled, in Shepherds Bush and Powis Terrace, with abuse and high rents for decontrolled and furnished apartments. In each there was a desperate need for something to be done both for the buildings and for the people who dwelt in them. It follows from the different characteristics of these areas that the redevelopment or rehabilitation proposals made and carried out in each were quite different. But in each case it was related to the potential value to be created and to the provision of proper standards and amenities in the new or rehabilitated accommodation.

In the case of Shepherds Bush, standing as it does on one of London's main lines of communication, there were obvious commercial opportunities and a high level of site value. We have shown that for reasons of siting, communications and general physical pattern and conditions this site called for complete demolition and redevelopment rather than rehabilitation or improvement. Yet it was also a predominantly residential area. Accordingly a major part of the new buildings had to be residential. Against that general background the kernel of the redevelopment proposals for Shepherds Bush was that the commercial elements of shops and offices should bear the whole of the high site costs and thus enable the housing to be charged at construction cost only, so reducing the rents to be paid by the residents.

This appears to be a good way of getting housing cheap. But that, we

believe, may be largely an illusion because there is clearly a very definite limit to the number of shops which could or should be permitted in such areas and which will, therefore, be available to act as a "subsidizing agent" for residential accommodation. Such a method may help to provide housing but it is no solution to the housing problem for the reason that a similar operation cannot be repeated indefinitely because of the limit to the number of shops required in any area.

The development proposal accepted for Shepherds Bush therefore is a complete redevelopment with shopping and commercial users at the strategic positions and a substantial provision of housing which is to become local authority owned. Nevertheless it is not thought to be at all likely that this housing will be suitable for any of the residents who are there now, or who were there at the commencement of the operation, nor so far as we know has the housing authority accepted any obligation to rehouse the people who have to be moved before redevelopment takes place.

At Canonbury the position was again different. Seedy and mournful it may have been but the original qualities of design and layout were there and so were two other factors. The first of these was the growth of public appreciation for the "period house" as a place in which to dwell. The second was the proximity of the area to the centre of London. These two qualities made restoration or rehabilitation the obvious solution for the major part of this area. Indeed no other solution was likely to be considered, for fashion had come full circle and once again such houses and such areas were demanded by today's counterpart of the people for whom they were originally built. In Canonbury the pattern of occupation and the character of the residents have changed very greatly although fairly slowly, for houses subdivided and shared by people mainly with low incomes are now being reoccupied as single houses by persons of substantial means. Values have multiplied accordingly. Thus in Canonbury a complete change in the social composition of the population has taken place and is continuing.

The houses in Powis Terrace are described elsewhere in this chapter and in the appendix. This case shows the swift change which can and does occur when a new type of landlord enters on the scene. These houses and their tenants were fortunate up to 1955. The property had been well managed by the landlords, was occupied predominantly by lower middle class tenants and was managed by a local firm of estate agents. All around were similar houses, neglected, overcrowded and let in tenements. Then some of these houses fell into the hands of a *Rachman* company and the decline was immediate and severe. Within five years there were 140 lettings in these sixteen houses which were then occupied by some 300 people. In 1962 the ground landlords granted an overriding lease to a development company which made a sound conversion of the houses into one and two room flatlets, mostly furnished, and of the class for which there is a demand among young couples and single people. Over the next two years the position changed rapidly and in 1964 there were 125 lettings in the houses and the population had been reduced to 180 who were living in comfortable, well equipped, self-contained accommodation. Thus within a space of nine years these houses moved from lower middle class occupation to "near slum" tenements and then to well fitted middle class flatlets. These changes occurred largely if not wholly on account of the type of landlord in control at the relevant times. As in the Shepherds Bush case, the local authority was able to exert considerable influence once a



responsible developer of real substance and with long term plans for the property was in control. Under less scrupulous management it seems to have been impossible for the local authorities to control conditions in the property. The solution found for these houses was a natural one owing to their position, structure and style, and the demand which exists for small dwellings of this type in inner London. It could be repeated in many places in London and no doubt it is. Again, however, a dramatic change in the class and character of those housed has taken place.

We studied these areas in order to learn about conditions existing in actual houses and areas where gross misuse of housing had occurred, the circumstances which favoured redevelopment or rehabilitation, and the results thereof. As we have said, each area was entirely different from the others and consequently the solution found for each was also entirely different. Nevertheless there was one common result. The housing created, whether by redevelopment, rehabilitation or conversion will be occupied by different people from those who originally lived on these sites—and people of a generally different class of income. In each of these cases there was a desperate need for something to be done. What has been done and is being done produced and is producing housing of good quality and amenity by present day standards. Desirable though that is, it has left the rehousing of the original occupants as a problem to be solved by others—probably we suspect in older unimproved rented housing, the section in shortest general supply and where the worst conditions appear to obtain. It is true that in at least two of the cases it is known that the developers helped some of their original tenants quite substantially as is shown in Appendix VI. Nevertheless we are in no doubt that the plight of those who have been excluded from areas such as these by the process of redevelopment and improvement is a very real problem. It is unlikely to be solved before a solution is found to the wider general problem of providing and financing housing for those unable to afford the “economic rent” of the dwelling they require.

We are indebted to those who carried out the studies on which this chapter is based and to those who provided the information required for it. The major part of these studies is printed in Appendix VI of this Report which will repay study for the detailed information it gives to supplement what has been written here.

## CHAPTER 11

### SOME GENERAL EXPLANATIONS OF LONDON'S HOUSING SHORTAGE

We have now concluded our factual review of the problems which beset London's rented housing. In the two following chapters we look by way of comparison at the experience of some other capital cities and then draw together the main findings in our report. First, however, we think it important to examine in this chapter several explanations that are commonly offered of the causes of the housing shortage and the hardships and stresses to which it gives rise and to suggest some general explanations of our own.

The hardships and stresses with which we have been concerned may be briefly restated as follows:

- 1 The discomfort and inconvenience of obsolete, ill-equipped or ill-maintained property.
- 2 Housing occupied by several households who share, or altogether lack, basic amenities such as sinks, cookers, lavatories and hot water supply.
- 3 The unhappiness that can be caused to young families who, for lack of a separate home, "live in" with relations. The lack of privacy for these households is often more damaging than that suffered by the previous group.
- 4 Overcrowding, which may occur in any type of property but which is harder to bear where amenities are shared or lacking.
- 5 Rents which may or may not be reasonable for the property but which are excessive in relation to the tenants' income.
- 6 The strain imposed by disputes between landlords and tenants, and the more widespread anxieties arising from lack of security of tenure.

As will be seen from a study of Chapter 4, most of these hardships fall into two groups, or complexes, both of which are found in an inner ring of boroughs, mainly north of the river. (a) Obsolete and ill-equipped property covers large areas built to house working-class people during the last century. These areas extend north-eastwards, eastwards and south-eastwards from the centre of London. (b) The sharing of houses (often built originally for households larger and wealthier than those currently occupying them, and ill-adapted for the purpose for which they are now used), overcrowding, excessive rents and the conflicts and anxieties too often arising in these conditions present another complex of problems. This second group of problems is concentrated in smaller, widely scattered areas, mainly spread across the western, northern and eastern parts of inner London. The overcrowding and misuse of subdivided housing found in the western parts of inner London arises principally from the concentration of small households competing for the small units of accommodation available in this part of London. Larger families, who suffer much greater hardships from living in this sort of accommodation, are more often found in subdivided property on the eastern side of inner London.

Anyone attempting to explain this situation is confronted with a paradox. Greater London is one of the wealthiest cities in Europe; unemployment is



rare and incomes are rising; population within the built-up area is falling and the number of dwellings is growing; the quality of housing and the general standard of housing conditions are both improving. Yet conditions in *some* neighbourhoods and for *some* people remain bad, and are probably becoming worse; too many people suffer hardships and abuses which should not be tolerated in a civilized community. Although obsolete, ill-equipped and shared dwellings are dwindling, it is in the more fortunate neighbourhoods and among the more fortunate classes of people that they have dwindled most rapidly. Overcrowding is proving a much more intractable problem, and this too is being eliminated most rapidly from the neighbourhoods where it is least common. How can such hardships persist in a city which is in many ways so fortunate?

### **Some popular hypotheses**

Confronted with the paradox of squalor in the midst of progress, some people have been tempted to ascribe London's difficulties to a single cause and hence to recommend a single remedy for them. Four hypotheses of this kind have come to our attention. (a) First, it has been suggested that rent restrictions have deterred people from moving and led to a wasteful use of privately rented housing; small households retain large houses that should be used by growing families. Hence, it has been argued, a complete removal of rent restrictions and security of tenure would redistribute housing and eliminate most of the shortages and hardships. (b) According to another view, the local housing authorities have many relatively wealthy tenants who are enabled to use too much space and are deterred by the fear of losing their subsidy advantages from moving on to other forms of housing. Hence, it has been argued, hardships could be eliminated if public housing was more efficiently used and many council tenants were compelled to move out, thus making room for others in greater need. (c) According to a third view, the migration to London of people from other parts of the country, and particularly from overseas, has created the worst housing conditions and these could be eliminated by stricter control of immigration. (d) Lastly, it has been suggested that London has a large amount of unused housing standing empty in hopes of a sale or conversion to other uses, and more intensive use of all the accommodation available would go far to eliminate shortages.

The first three of these hypotheses are based on valid observations of certain facts about London's housing situation, but on an inadequate understanding of their implications. They may be examined in turn.

(a) It is indeed the case that a considerable proportion of the small households occupying large dwellings are found in privately rented property, and most of these people have controlled tenancies, but this phenomenon is found even more often in owner-occupied housing. In fact, it arises principally from the large and continually growing proportion of small households in Greater London and the continuing scarcity of small dwellings. The immobility of households in controlled tenancies is largely explained by their age (since they are the older households, and older people are the least mobile in every type of accommodation) and by the fact that most of them would in any case be unable to find smaller dwellings elsewhere. Meanwhile, when small households vacate controlled accommodation a high proportion of the self-contained dwellings freed in this way are sold for owner-occupation and only become available to larger families if they are financially able to buy a house.

Thus the maldistribution of housing is largely due to the scarcity of small dwellings and to a distribution of houses at prices and rents unrelated to the incomes of those needing them. Rent controls and the procedures of decontrol both contribute to the problem, but the "wasteful" use of housing space cannot be explained simply by the survival of rent controls, neither could it be resolved by removing them—indeed, it would probably be rendered worse.

(b) The second hypothesis also does not bear full examination. Eighteen per cent of Greater London's households live in council houses and most of them have the benefit of subsidized rents. In Greater London the average incomes of these households are higher than those of private tenants, though appreciably below those of owner-occupiers. But council tenants have the largest households and their average income *per person* falls well below that of private tenants. The average income of their household heads is also below that for private tenants. Moreover, the councils still house relatively few pensioners, since their building programmes were until recently devoted mainly to meeting the needs of families with young children, and it is the absence of old people—and also of the youngest households—rather than the presence of wealthy households which is responsible for raising the average income figures to the levels now found in council property. The rents paid by council tenants in Greater London, both in absolute terms and in relation to the assessed value of their accommodation, are in general as high as those of private tenants, though private rents include larger numbers at the top and bottom ends of the range. It appears, too, that council rents have been rising no less rapidly than private rents since the 1957 Rent Act. Meanwhile, there is far less surplus space in council houses than in private rented or owner-occupied property, and this lack of surplus space has been achieved in council housing without serious overcrowding.

We conclude that council tenants are heavily concentrated in the income groups around and below the average for wage earners in London. Their rents are also close to the averages found in private property, though the quality of their housing is considerably better. Owing to their income levels and the large numbers of dependant children found among households still young enough to borrow money for house purchase, very few council tenants would be able to buy adequate housing in the London area—a view which appears to have been confirmed in the one or two boroughs where determined but largely unsuccessful efforts were made to persuade the better-off council tenants to buy their own homes. Council housing is more "efficiently" used, in the sense that there is less overcrowding and under-occupation in it than in any other type of property in London.

(c) As to the third hypothesis, the numbers of foreign-born people living in London increased by 57% between 1951 and 1961, at which point they were divided in three fairly equal parts according to origin; coming from Ireland, the Commonwealth, and other foreign countries, mainly European. This was a rapid rate of increase, though the total numbers involved are still small by comparison with the experience of many other countries, and the rate of immigration has since been reduced, for the whole country, to a level that in 1964 probably fell below the numbers emigrating from the country. It is clear that recent immigrants are more often found in crowded conditions and in shared houses than native-born Londoners. But immigrants come to London in search of work—and find it, for we have seen no evidence that they are more frequently unemployed or dependent on



National Assistance than others in similar occupations. If they did not come, either their places would be taken by migrants from other parts of the country, or a large number of essential jobs would remain unfilled. The plight of the immigrant is the outcome, and too often an extreme example, of London's housing difficulties; it is not their cause.

(d) The last of the hypotheses mentioned above is simply based on an error. Only 1·6% of dwellings in Greater London were wholly empty on Census night and a further 0·3% were partly empty—a very low rate, and smaller than in the rest of the country. While some of this housing might be more fully used, there may well be a need for an even greater proportion of empty dwellings to permit the freedom of movement required for more efficient use of the whole housing stock—particularly since the proportion of households moving each year is higher in London than elsewhere in the country. No general explanation or solution of London's problems can be found along these lines.

### **Our general explanations**

In explaining why we reject any single explanation or solution for the hardships in London we have shown how complicated and deeply rooted London's housing problems are. If these problems are too complex to be explained by a single, all-embracing "cause", some may conclude that the only solution lies in the gradual but general improvements already wrought by increasing wealth, coupled with existing policies for the restriction of employment and the provision of council housing. This would be a dangerous assumption. No matter how determined the efforts made to expand employment in other regions, it is clear that employment will continue to grow rapidly in this region during the next few years. The post-war bulge in the birth rate will soon produce a large increase in the number of young people marrying and setting up home for the first time—people in their twenties whom London attracts in exceptionally large numbers. Already there are signs that the fall in London's population which continued until 1961 has been checked, and may even have been reversed, since the last Census. It is true that the general quality of housing and housing conditions improved considerably between 1951 and 1961, but during that time there was, in several of the boroughs already most crowded, an increase in the proportion of households living at more than 1½ persons per room and in the numbers of families of three or more persons living in one room. The numbers of homeless families seeking the help of the London County Council also increased in recent years. Since 1961 the rate at which households have been forming appears to have increased and the rate at which separate dwellings have been added to the existing stock has fallen off. The Ministry's own estimates of shortage show an increase since 1961. Thus if present policies continue unchanged there is no reason to believe that conditions will necessarily improve throughout the metropolis; for those in greatest need they may grow appreciably worse. Therefore, although we are not called upon to formulate solutions, we should do our best to explain the character of the problems for which new and far-reaching solutions must eventually be found.

Employment has been growing rapidly in the conurbation, particularly in the "service industries" concentrated in central London. Compared with the rest of England and Wales, the conurbation has exceptionally large

proportions of people in their twenties, and of single people of all ages. These are the people whose opportunities for establishing and maintaining separate households have improved most rapidly in recent years, and comparisons with other countries suggest this development is likely to go further. The young and the single are concentrated most heavily in inner London, and their presence goes far to explain why the demand for separate dwellings continues to grow, despite reductions in the total numbers to be housed. The population is dividing into more numerous and smaller households. More people are living longer and maintaining separate households to a more advanced age, and this is also making a contribution to this trend. While the total population of Greater London fell between 1951 and 1961, the numbers of people of pensionable age increased. The lack of reliable projections of London's population and its future demographic structure make it impossible for us to quantify or predict these trends precisely, but it is clear that estimates of need derived from projections of the total population to be housed, and past experience of the numbers of households such a population would produce, underestimate future demands for separate dwellings—particularly in the inner areas of London. The progress of slum clearance intensifies the competition for living space, since it must cater for numbers of households substantially larger than the numbers of dwellings to be demolished, and it may also encourage a further subdivision of existing households into smaller and more numerous units.

Another feature of the growth of employment in central London is the variety of income groups to be catered for. We have already mentioned the growing numbers of old age pensioners, but those employed in the broad group of "service industries" which now dominates central London have incomes ranging from the highest to the lowest levels found in this country. Means must somehow be found to enable the poor to secure adequate housing in a city where exceptional numbers of the better off are also competing for living space.

Thus competition for housing in London—and particularly for housing in the inner parts of the city—has been sharpened by a continuing increase in the numbers of households to be sheltered. This imposes growing stresses on those with lower incomes unable to compete successfully in this market. To these objective causes of stress there has been added a further subjective element, even harder to measure but nonetheless significant. The percentage increase in net income per head achieved in the United Kingdom during the decade after 1951 was probably as great as the percentage increase achieved between 1914 and 1951.\* People living or working in London secured a larger share of this increase than people elsewhere in the country. At the same time, the rate of house building in London has been lower than the rate elsewhere. Thus many Londoners who have grown appreciably richer in the past decade have found that their housing conditions did not keep pace with other features of the living standards they enjoyed. Not surprisingly, they are more dissatisfied with their housing than people living in other parts of England. Once the inevitable shortages and restrictions of the period of post-war reconstruction were over, those who had capital resources and opportunities for borrowing and for securing improvement grants made great efforts to get better housing.

---

\*This calculation omits the contribution to living standards made in both periods by publicly financed social services.



Thus the purchase and improvement of houses for owner-occupation has spread in many parts of London and house prices have been driven continuously upwards throughout the whole region within commuting distance of the centre. Meanwhile those with similar aspirations who have not been able to share in this progress have become increasingly restive. Standards of building, maintenance, equipment and heating, and statutory definitions of overcrowding and "unfitness" which were acceptable or tolerated between the wars are now being rejected. Governments which endeavour to sustain a high rate of economic growth inevitably find that housing conditions tend to lag behind other features of the nation's living standards, for the stock of housing is increased and replaced so much more slowly than the stock of the other items that form the basis of these living standards. The social and political pressures generated by this situation reach a peak in London and form an essential part of the problems we are studying and the circumstances that led to our appointment.

Thus we think that the main factors which aggravate the stresses caused by the shortage of housing in London are:

- (i) the rapid growth of employment in London, leading to an exceptionally high proportion of young people and single people, and to a high consequent demand for separate accommodation;
- (ii) the division of the population of London into more numerous and smaller households, and the consequent increase in demand for housing;
- (iii) the accentuation of this demand by the growing numbers of old people who continue to maintain separate households;
- (iv) the additional demands caused by the progress of slum clearance, which results in a need to cater for more households than the number of dwellings demolished;
- (v) the increasing competition for living space by those with increased wealth caused by higher standards of prosperity, and the consequent upward movement of house prices; and
- (vi) the natural demand for higher standards of housing in an era of rapid economic growth and rising prosperity.

The trends of recent years have given fresh urgency to these problems, but the problems themselves are not new. Charles Booth, writing in 1901, said he was "ready to accept any view, however extreme, of the insufficiency, badness and dearth of the accommodation available for the people in many parts of London . . . The pressure on housing in London springs from three or four causes. The first two are the natural increase of population, coupled with influx from other places; a third is the need of space for buildings other than dwelling houses, and for the widening of railway lines or of streets; while the fourth follows the requirements of a higher standard of life and health."\* London's housing situation has improved a great deal since Charles Booth's day, but the problem it poses remains fundamentally the same. The problem is to foster the economic and social development of this great city while still ensuring that all who contribute to that development secure a fair share of its benefits.

---

\**Improved Means of Locomotion as a Cure for the Housing Difficulties of London*, p.2.

## CHAPTER 12

### PRIVATE RENTED HOUSING IN BIG CITIES AN INTERNATIONAL COMPARISON

#### **Introduction**

In the short time available to us we endeavoured to learn what we could about the provision, management and regulation of private rented housing in the City of New York, in Geneva, and in the principal cities of France, Western Germany, the Netherlands, Denmark, Sweden and Norway. We have not attempted a systematic comparison between the housing standards, problems and policies of these cities and of London. We have endeavoured only to clarify the contribution that private rented housing makes to meeting the needs of these cities and to identify the crucial features determining the character of this contribution. Likewise we have not attempted to describe government policies and provisions in detail, but only to point out some of the principal problems confronting governments in this field, and to contrast and illustrate the general tenor of their policies. In some of the countries examined we were able to gain information about several cities, but for the sake of simplicity the findings presented in this chapter have been restricted to one city for each country—usually the largest.

This chapter begins with some general comparisons, drawing attention both to the distinctive features of London's situation and to characteristics which it shares with other large cities. Next comes a brief outline of the relationship between private rented property and the remainder of the housing "system" operating in these cities: this should enable us to identify some of the main causes of shortage and hardship in privately rented property, and to contrast the general policies adopted towards this sector by the governments concerned. Then we examine in greater detail the procedures which have been evolved for the regulation of rents, tenures and standards of maintenance, and the allocation of tenancies. The chapter concludes with a brief summary of the principal lessons to be derived from these comparisons.

#### **Some general comparisons**

Tables 12.1 and 12.2 present basic data on some of the cities we have studied. Although each of these cities is regarded as "large" within its own country, there are great variations in their size and in the proportion of each country's population living within them. The whole population of Denmark, for example, numbers little more than half that of Greater London. Nevertheless, Greater Copenhagen houses 29% of Denmark's population and, in this sense, it dominates its country even more than London, which only houses 15% of the United Kingdom's population.

The patterns of house ownership in these towns also vary widely. International comparisons on this point are liable to be misleading since the meaning of apparently similar titles may differ from country to country. "Housing associations" in Scandinavia and the Netherlands, for example, are more closely akin to British local housing authorities in the scale on which



**Table 12.1. Population and dwellings**

City	Date	Population		Number of dwellings
		Number	Percent of national population	
Greater London <sup>(1)</sup>	1961	8,132,000	15	2,390,000
New York	1960	7,782,000	4	2,759,000
Paris region	1962	8,463,000	18	3,037,000
Oslo and suburbs	1964	485,000	13	169,000 <sup>(2)</sup>
Greater Stockholm	1963	1,207,000	16	434,000 <sup>(2)</sup>
Greater Copenhagen	1963	1,374,000	29	472,000 <sup>(2)</sup>
Geneva Canton	1964	191,000	3	111,000
Amsterdam	1964	868,000	7	268,000
Hamburg	1963 <sup>(3)</sup>	1,855,000	3	544,000

*Notes:*

Estimates of numbers of dwellings refer to structurally separate units of accommodation, though definitions vary slightly.

<sup>(1)</sup> Greater London population figures refer to "civilian population" resident in the Metropolitan Police District in mid-1961.

<sup>(2)</sup> 1960.

<sup>(3)</sup> Provisional estimate.

they operate and the types of housing they provide and in their relationship to central government than to London's "housing associations", the majority of which are still of a charitable kind or designed to house special groups such as the aged. Moreover the distribution of tenures and house types in each of these cities depends on the definition of the areas chosen for the comparison. Only one third of the area described as "Greater Oslo" is built up, for example, while "Greater London" is almost entirely built up. If the area described as "Greater London" were extended, the proportions of owner occupiers and of new houses within the total would increase and the proportions of private tenants and older property—both of which are heavily concentrated in the centre—would fall. Nevertheless it is clear that privately rented property forms a smaller proportion of housing in Greater London than is found in any of the other towns examined—an even smaller proportion than Table 12.2 suggests, owing to the fact that London has been defined in a more restricted way, geographically speaking, than most of the other towns. Meanwhile London's proportion of owner-occupied housing is larger than any other city's. Nearly all the remaining houses in London are owned by local authorities; non-profit-making associations and co-operatives contribute a negligible share of the total. We shall examine the significance of this contrast later.

Unfortunately we can make no reliable comparison of the rates at which these towns have been growing or the sources of their growth, since the areas covered by official statistics vary from country to country and from time to time; but it is clear that the populations of these cities and the regions immediately dependent on them have been growing fast—faster in every case

**Table 12.2. Ownership of dwellings**

City	Date	Total dwellings	Percentage of dwellings					Total
			Owner-occupied	Privately owned and rented	Owned by local or central government	Owned by non-profit associations, cooperatives, etc.	Other dwellings	
London <sup>(1)</sup>	1961	2,390,000	% 41	% 34	% 20	% 1	% 4	% 100
Paris <sup>(2)</sup>	1963	2,803,000	31	50	10		9	100
Stockholm	1960	434,000	14	51	20 <sup>(3)</sup>	15 <sup>(4)</sup>	—	100
Copenhagen	1960	472,000	19	53	4	16	8	100
Geneva	1964	111,000	10	86 <sup>(5)</sup>		4		100
Amsterdam	1956	241,000	2	73	7	17	1	100
Hamburg	1961	544,000	15 <sup>(6)</sup>	55 <sup>(6)</sup>	4	26	—	100

*Notes:*

- (1) Figures for Greater London show occupied, structurally separate dwellings, since this definition accords with that used for other cities. Elsewhere in this report we refer to the accommodation occupied by households. The ownership of these 2,713,000 "household spaces" was as follows: owner-occupied 37%; privately owned and rented 42%; owned by local authorities 18%; other dwellings 3%.
- (2) The Paris "complex"; an area slightly smaller than the Paris "region" quoted in Table 12.1.
- (3) Including non-profit housing associations.
- (4) Co-operatives.
- (5) Mainly privately rented; very few publicly owned.
- (6) Approximate.

than was envisaged by official planners (where there were any) twenty or forty years ago. Natural increase—the excess of births over deaths—has usually provided most of this growth. London's rate of natural increase is certainly not the highest in this list (the United Kingdom's rate of natural increase is lower than that of any other *country* we examined; amongst these *countries* only Sweden and Denmark have a rate of increase nearly as low as our own). But birth rates within a city depend partly upon the rate at which people migrate to the city, since the migrants include a high proportion of young people. Migration to the capitals of the Scandinavian countries from small towns and rural areas has been proceeding rapidly for many years. In Paris those migrating to the city have an average age (dependent children excluded) of twenty-six. They consist of young manual workers and an equally numerous but slightly older group of salaried and professional workers. They frequently come from the regions in which employment is growing most slowly (though few were actually unable to find work in their home towns) and they seek better opportunities and higher wages in the capital.<sup>(1)</sup> Similar patterns would probably be found in most of the cities we have studied.

<sup>(1)</sup> Data from an extensive study carried out by the Institut National d'Etudes Démographiques, the first results of which were reported in *Le Monde*, 12–13th January, 1964.



The contribution to city growth made by migration from other countries also varies widely. It is particularly heavy in Geneva, for in Switzerland no less than a third of the labour force is foreign and this city has been one of the principal centres to which foreign workers have been attracted. New York has long been a magnet for the foreign immigrant, and in Western Germany some 25% of the population has moved into the country since 1945. Immigrants came to Hamburg in huge numbers during the early post-war years. Paris has also attracted a large share of the immigrants to France—immigrants entering the country at a considerably higher rate than has been experienced in Britain.<sup>(1)</sup> The cities of the Netherlands and Scandinavia, on the other hand, have been scarcely affected by international migration. The character of these migrations varies: West Germany has received an influx of 13 million migrants from the East—German people of all ages who come to settle in the country—while most of Geneva's migrants come from the Mediterranean countries and consist of younger, childless people and unaccompanied married men who return in due course to their families. New York's foreign immigrants, and London's smaller numbers, include larger proportions who come from different climates and living standards to settle in these cities.

Of the cities we have studied, only New York and Paris are as large as Greater London, and in Europe there is no other city except Moscow that approaches this size. Meanwhile the English traditions of building and ownership have extended low-density development over a very large area. Thus the economic and social changes which have turned large towns into vast urban regions have proceeded further in London—and also in New York—than in the other cities to be discussed.

Despite these contrasts in size, structure, property ownership, and the sources of their growth, these cities have many common characteristics. All are growing fast and the principal motive power for their growth is the continual increase in the numbers of people who work in them. Demands for labour come from manufacturing industries, often concentrated in the outer ring of the town, and—most important—from service industries, concentrated mainly in central areas. These "services" demand a wide variety of workers, ranging from the most highly paid executives, officials and professional men to the transport workers, postmen, office cleaners, messengers and others whose labour commands low wages but is essential for the continued operation of the great enterprises, bureaucracies and professions. All these cities must provide housing for the whole range of income groups to be found in the country concerned, and all of them are short of space in which to do so. Town planning regulations designed to preserve open space, control densities and leave room for amenities of various kinds have restricted land uses and intensified the shortage of building sites, thus adding to the physical difficulties of town expansion—physical difficulties such as those posed by the crowded and water-logged terrain of Ransstad Holland, or the rocks and inlets surrounding and interlacing Stockholm and Oslo, for example. The scarcity of housing, the scarcity of building land and the cost of communications are urgently and anxiously debated problems in all these cities.

Living standards in these cities are amongst the highest in the world and, despite the bad housing conditions still found in many of them, all their

---

(1) See Organization for European Economic Co-operation and Development, *Manpower Statistics, 1950-1962*, Paris, 1963. *Demographic Trends, 1956-76*, Paris, 1961.

citizens aspire to a roughly similar minimum standard of housing. Adequate space, heating, electrical equipment, water supply and sanitation are sought after by everyone. Meanwhile these countries have long-established systems of democratic central and local government: systems capable of expressing popular demands, and capable of administering a complex array of public services with reasonable efficiency and integrity.

Nearly all these cities contain, usually in an inner ring, a large amount of densely built housing, mainly owned by private landlords, which is older, and hence of poorer quality, than the rest of the housing stock. Rotterdam and the German cities, in which much of this property was obliterated during the war, are partial exceptions. A minority of these houses in the more central areas are of good quality and highly sought after owing to their fashionable and convenient position. Beyond this inner ring there is an outer ring of better housing, mainly built for owner occupation and for renting through municipal authorities, housing associations or co-operatives, most of which has been added during the past forty years. London differs from many of the other cities to be examined in that the bulk of its older rented property was originally built in the form of houses, rather than flats. For social and economic reasons flats are more common abroad (flats are cheaper to build than houses in most of these countries, while in England houses are cheaper than flats). Thus it is easier for London's rented property to be subdivided or to become owner-occupied. The subdivision and owner-occupation of flats is always less attractive to buyers and lenders, and the provisions of the law itself (as in Denmark or Switzerland) may render owner-occupation difficult or impossible in this kind of property.

Controls and restrictions of various kinds, amongst which controls on rent are the central feature, were imposed on rented housing in all these cities during the second world war. Since then attempts have been made in all of them to relax or remove these restrictions, but in none of those examined has there yet been a complete return to a "free" market, though plans for achieving this are being discussed in several countries.

Thus all these cities have a generally similar structure; they contend with similar problems, arising from the same basic factors of growth, land scarcity, changes in industrial structure and the persistence of extreme inequalities of income; and they have devised similar procedures for this purpose, involving the regulation of land uses, the control of rents and the provision of publicly subsidized housing.

### **The relationship between privately rented housing and the rest of the housing "market"**

The problems arising in private rented housing cannot be understood unless this sector is first related to the rest of the housing market, and its contribution to that market clarified. In Greater London, probably something like one household in ten has moved into its present accommodation during the past twelve months, but less than 1 % of the present stock of dwellings was built in the past twelve months. Similar figures would be found in many other cities. Thus the great majority of those moving house go to secondhand property; their moves depend on *preceding* moves made by other people who vacate the housing they require, and most of these moves generate subsequent moves among people who "move up" into the space, left by their predecessors. To describe this process as "moving up" is not far from the truth because in a



fully employed and expanding economy the great majority of movers secure better housing than that which they previously occupied. Thus the movement of households may be regarded as consisting of continuing "flows" of people who follow one another through the stock of housing available, the majority of them moving only a short distance from their previous home.<sup>(1)</sup> Hardships and stresses may be caused by changes in the volume and direction of these flows, changes which may have originated not in the property where these stresses are found but at earlier or later stages of the flow to which this property makes its contribution—just as overcrowding and delays on the railways may be caused by changes in the speed, volume or direction of the traffic on sectors of the line prior or subsequent to the sector most affected.

The contribution made by private rented housing to this process of movement takes broadly similar forms in all the cities we have studied. A small part of this housing caters for relatively wealthy people capable of paying high rents for good accommodation in fashionable areas. But most of it is old and relatively cheap, and it provides the majority of the smaller dwellings available in the area. Those who move into it tend to be newcomers to the town, and young people setting up home for the first time or at an early stage of their "housing history". Those who move out of it include a high proportion of the families with young children—or about to have their children—who can secure better housing in other sectors of the market. Those staying in this sector, with or without further moves, include higher proportions of single people, older people, childless couples, and people who are unable, for economic or other reasons, to secure better and newer housing.

It follows that competition for private rented housing and the stresses that result from it depend greatly on: (a) the numbers and types of households coming into this sector; (b) the numbers and types of households going out of it (through moves to other property or other areas, and through the death and amalgamation of previously separate households) and (c) the rate at which this sector of the housing stock changes in size and character. A larger inflow, a smaller outflow, or a reduction in the numbers of privately rented houses will all tend to increase competition for property in this sector. All types of household will not be equally affected by this change: income, the size and needs of the household and other factors will enable some to surmount these stresses while others suffer more severely. Meanwhile a smaller inflow, a larger outflow or an increase in the numbers of private rented houses will tend to reduce competition and relieve stresses in this sector. Simplified though it is, this analysis of the problem may provide a fruitful starting point for a comparison between London and other cities.

### **The size and character of the private rented sector**

Statistics of the ownership of dwellings in particular cities are hard to come by, but Table 12.2 provides estimates which show that Greater London has a relatively small proportion of privately rented housing. Estimates of the rate at which this sector of the housing market is changing are even harder to secure. It appears to be growing more slowly than other sectors of the market in all the countries we have studied, but in Greater London the proportion of privately rented dwellings built in recent years is even lower than elsewhere.

---

<sup>(1)</sup> See D. V. Donnison, Christine Cockburn and T. Corlett, *Housing since the Rent Act*, Codicote Press. Occasional Papers on Social Administration No. 3, 1961.

According to the 1960 Housing Survey less than 4% of the private dwellings rented in that year had been built since 1945; 75% of them were built before 1919. In Greater Stockholm 15% of private dwellings rented in 1963 had been built since 1950, in Greater Copenhagen 8% of private dwellings rented in 1960 had been built since 1945. In Geneva, New York and Hamburg, private rented housing has been growing a good deal faster than this. In Paris and the principal Dutch cities the rate of growth in this sector has been slower, though still above that found in London.

London's private rented housing is distinguished from that of other cities even more by its rapid rate of demolition than by its slow rate of construction. Between 1960 and 1963 dwellings in this sector were being demolished at a rate of about 1% a year, and this rate is likely to increase as long-delayed slum clearance and redevelopment programmes gather momentum. Over this period slum clearance has been a numerically negligible factor in the other cities we have studied. There, losses of private rented housing due to other causes—such as private redevelopment, conversions, and changes in use and tenure—have exerted a greater influence than slum clearance. But even in Paris, where the net effect of all factors other than new building appears to be highest, losses from this sector (amounting to about 0.5% per annum between 1954 and 1960) have still exerted far less effect than London's slum clearance. Meanwhile to London's slum clearance must be added the other losses of private rented housing, due mainly to sales to owner-occupiers and local authorities; the rate of loss is between 1% and 3% a year (see Chapter 6 and Appendix V). The rapid loss to owner occupation arises partly from the physical structure of the stock—more of it consisting of houses, and less consisting of flats—and partly from the exceptional incentive for sales to owner occupiers imposed by the patterns of rigid rent control, political uncertainty and fiscal policies found in London. Since London has a relatively small proportion of private rented dwellings in its total stock of housing, and since it appears to be adding to this property more slowly than other cities, and demolishing it and losing it to owner occupation more quickly, it follows that there *must* be exceptional stresses in this sector unless the escape routes leading out of it to other sectors of the market are exceptionally easy to negotiate.

### **The movement of households in and through the private rented sector**

The stresses occurring within this property will depend largely on the rate at which households succeed in entering and leaving it. On these points it is impossible to make any statistical comparison between the cities we have examined. Statistics on housing and households in all these countries are derived principally from censuses, supplemented by occasional sample surveys showing particular features of the situation at particular dates. Information about the formation, movement and dissolution of households is essential for any clear understanding of the housing situation and the needs and problems arising from it, but the usual sources and methods of research in this field seldom provide this information.

We must therefore restrict ourselves to more general observations about the links between private rented housing and the rest of the market and concentrate our attention mainly upon the outward movement of households leaving this sector for other types of housing, for it is here that the most striking contrasts are to be seen. Table 12.2 provides a classification of the types of



housing available in the cities studied. For Londoners who cannot rent private accommodation or wish to escape from this sector, nearly all the remaining accommodation available falls into two categories: private houses for owner-occupation and Council housing. As was shown in previous chapters, it is in these two sectors that the newer and better equipped property is to be found—the kind of housing that best suits families with children. Access to this housing depends on two quite different procedures. The opportunity of buying a house is restricted—and, owing to rapidly rising prices, increasingly restricted—to those with capital assets (typically another house on which loans have been partly or wholly repaid) and to those who are sufficiently young and well qualified to have prospects of earning at least £20 a week over the next twenty or twenty-five years.<sup>(1)</sup> Those too poor, too old or with family responsibilities too heavy to buy a house under these conditions can only move out of private rented property if they qualify for Council housing. For about a decade after the war the opportunity of getting into this housing was restricted mainly to families with children living in the most crowded or unsuitable conditions—families very similar, apart from their incomes and social origins, to those buying their own homes. More recently, however, public building programmes and letting policies have given priority to people whose homes are to be demolished for slum clearance or other reasons (a somewhat older group, including rather more small and childless households) and to people moving to new and expanded towns (a younger group, but consisting of the more skilled workers typically required by industries based in these towns). These policies are likely to continue for the foreseeable future. Their success poses obvious problems for the people unable to benefit from them—particularly for unqualified and lower paid workers, for newcomers to the city, and for those in both these groups who have young children.

In many of the other cities we have studied there is a wider variety of housing tenures available outside the private rented sector: municipal housing, owner-occupation, co-operatives, housing associations of various kinds and housing provided or financed by employers—at least three of these varieties of housing are frequently to be found. Moreover, apart from the owner-occupied sector, most of these forms of housing are allocated with some regard to the needs of those concerned. Although controls exercised by government over the selection procedures of co-operatives, housing associations or employers are seldom as direct or detailed as those applied in the selection of municipal tenants, these bodies are generally expected to adopt *some* publicly sanctioned system of priorities—a system typically giving preference to families with children—in order to qualify for the government loans, subsidies and building licences on which they usually depend for their building operations. Indeed there is often close co-operation between the various institutions investing in new housing, to ensure that additional housing goes to those in the greatest need.

In Sweden, for example, of the new houses completed in 1963, 35% were built for local authorities (with government loans covering their total cost), 25% were built for co-operatives (with government loans covering 95% of their cost), 24% were built for owner occupation (with government loans covering 90% of an official valuation, in most cases), and 16% were built for private renting (with government loans covering 85% of the valuation, in

---

(1) See Chapter 3 for a further analysis of these factors.

most cases). Thus the government, which lends at similar (and very favourable) interest rates to all these investors, is able to maintain a rate of building more than 50% higher (in relation to the country's population) than that obtaining in the United Kingdom and this investment can be distributed among property owners of four different types instead of being confined to the two categories which account for virtually all new building in this country. Moreover the community benefits from having four "centres of initiative", each catering for rather different needs. Somewhat similar patterns are to be seen in the Netherlands, in Norway and Denmark (where owner-occupation plays a larger role), in France (where the contribution of employers is greater), and in Western Germany (where co-operatives and non-profit associations have virtually taken the place of municipal housing authorities and special encouragement is given to owner-occupation). The Netherlands government is also well aware of the need to maintain the "outward flow" of households moving from older to newer property, and intends to achieve this by raising the rents of older houses and giving increased subsidies for new building, thus helping to close the gap between their prices which has been opened up by rent controls and the inflation of building costs.

It follows that in many of the cities we have examined the family supporting several children on a low wage finds it easier than do similar families in London to escape from older and ill-equipped rented housing. The outward flow of households moving from the private rented sector may be no greater, proportionately speaking, than it is in London: indeed, in some cities there is no reason why it should be, since more new and well-equipped housing is to be found within this sector, but in most of the cities we examined the chances of escaping from poorer to better housing do not appear to be so heavily weighted against families with low incomes as they now are in London.

The principal outcome of this stage of our argument may be summarized as follows. In London, as in England generally, the government's direct contribution to the building and distribution of housing has until very recently been restricted to one sector of the market—Council housing. In the last few years provision in this sector has been diverted from meeting "general needs" and restricted to special purposes of several kinds. Meanwhile the assistance given to owner-occupiers through tax reliefs is an accidental outcome of the fiscal system, distributed without any regard to the housing needs of the taxpayers concerned.<sup>(1)</sup> Elsewhere the direct financial assistance which government provides for house building and the controls which it exercises over the distribution of housing have been spread through a wider variety of institutions and sectors, and meet a wider variety of needs. In some countries—notably in Western Germany—tax reliefs and government grants for house buyers have been deliberately designed as an instrument of housing policy to assist those in greatest need. Thus in London many of the hardships to be seen in the private rented sector arise from the policies adopted towards *other* sectors of the housing market and the effects of these policies on the types of household in the private rented sector who are least able to contend with the stresses arising there.

### **Government and the private rented sector**

One reason (but by no means the only one) why the private rented sector of

---

<sup>(1)</sup> See Chapter 3.



housing is shrinking in London while elsewhere it is generally growing or holding its own, lies in the policies adopted towards this sector by successive governments. It is clear that governments in most of the other countries we studied have given more encouragement for the building of private rented housing. Table 12.3 summarizes some features of this situation. To explain the extent and character of the subsidies, grants and fiscal provisions operating in each country would require a longer survey of legislation and financial procedures than we can offer in this report. Our intention here is only to show that some governments have been more willing than our own to employ private rented housing as an instrument of their policies, and to give its owners the support required for this purpose.

**Table 12.3. Government assistance for privately rented housing**

City	1. Government loans or subsidies available for private rented housing <sup>(1)</sup>	2. Government grants or loans for improving private rented housing	3. Subsidies for selected tenants in private rented housing	4. Tax exemptions for landlords' depreciation funds
London	NO	YES	NO <sup>(2)</sup>	NO
New York	YES	YES	NO	YES
Paris	YES	YES <sup>(3)</sup>	YES	YES <sup>(4)</sup>
Oslo	YES	YES	YES	YES <sup>(5)</sup>
Stockholm	YES	YES	YES	YES <sup>(5)</sup>
Copenhagen	YES	YES <sup>(6)</sup>	YES	NO <sup>(7)</sup>
Geneva	NO	NO	YES	NO
Amsterdam	YES	YES	NO	YES
Hamburg	YES	YES	YES	YES

*Notes:*

The variety of procedures found in different countries makes comparisons exceedingly difficult. We have endeavoured to identify each form of assistance and allocate it to the most appropriate category, counting each provision once only. (Thus subsidies paid to landlords in Geneva appear in column 3 since they depend on the needs of the tenant.) The coverage and scope of these schemes varies greatly but we have not been able to devise an accurate means of summarizing their effects.

- (1) Any loans or subsidies paid for houses built during the past ten years, and still operating in a manner that reduces rents to a level appreciably below that which a "free" market would permit.
- (2) Excluding payments of rent through National Assistance Board (since most countries have similar provisions).
- (3) Paid from a fund accumulated from a general levy on rents.
- (4) General property tax remissions for new housing for first twenty-five years.
- (5) Tax remissions to cover depreciation at fixed proportion of value assessed for property taxes.
- (6) Available but seldom used.
- (7) Depreciation of equipment (e.g. central heating plant) is exempt from taxation.

In other countries a price has been paid for this assistance by the owners of this property since they have had to work within a correspondingly comprehensive system of government regulation. The pattern of regulation imposed on private landlords is briefly summarized in Table 12.4. Once again,

**Table 12.4. Government regulation of private rented housing**

City	1. Rents controlled in majority of private rented dwellings	2. Date of last general revision of controlled rent levels	3. Selection of tenants or minimum densities of occupation subject to controls of any kind	4. Specially constituted tribunals or other bodies responsible for regulating or interpreting the foregoing in majority of private rented dwellings
London <sup>(1)</sup>	NO	1957	NO	NO
New York	YES	<sup>(2)</sup>	NO	YES
Paris	YES	Every six months	YES	NO
Oslo	YES	Annually <sup>(3)</sup>	YES	YES
Stockholm	YES	Annually	NO	YES
Copenhagen	YES	1962 <sup>(4)</sup>	YES	YES
Geneva	YES	1963	NO	YES
Amsterdam	YES	1964	YES	YES
Hamburg	YES	1960	YES	YES

*Notes:*

No attempt has been made to summarize the regulations which determine the tenant's right to remain in his accommodation. In effect, the tenant has security of tenure (unless his home is to be demolished or he fails to perform his normal obligations) wherever there is rent restriction.

<sup>(1)</sup> Disregarding the effects of the Protection from Eviction Act 1964.

<sup>(2)</sup> Procedures for continuous upward revisions are described in text: no recent overall reappraisal.

<sup>(3)</sup> Rents reappraised annually but not increased for some years.

<sup>(4)</sup> Under legislation of 1958. Rents of new houses were revised in 1963.

a full explanation of the extent and character of these controls would call for a much longer survey. Nevertheless it is clear that in most of the cities examined governments have assumed more comprehensive responsibilities than our own has adopted for regulating and revising rents, for securing the rights of tenants to remain in their accommodation and for controlling the distribution of rented housing. In most of these cities restrictions typically cover a larger proportion of private rented housing and rent levels have been revised more recently—often many times since the war. Steps have more often been taken to ensure that this property is fairly distributed and fully used by controlling the size and type of household to whom the landlord is permitted to rent accommodation of varying sizes. Tenants generally have greater security of tenure than is found in London, and relatives living in their households can more frequently inherit these rights. The rent paid for private accommodation in other cities depends more frequently and more directly on the condition of the property and the repairs made to it, with landlord and tenant both having rights to seek changes in rent for this reason, though regulations on this point are too complex to summarize in a table. Meanwhile more comprehensive systems of specialist tribunals and administrative offices have been



established in the major cities of other countries to superintend the operation of all these regulations and to hear appeals from landlords and tenants.

It must be remembered that these observations have been abstracted and simplified from a wide and complex variety of economic, social and legal systems. A more detailed comparison of the policies adopted in these countries would have to take account of many other factors, some of which may be regarded as causing differences in policy while others may be regarded as the outcome of such differences. The "private landlord", for example, varies greatly in character from one country to another, and the role he plays in initiating development, and in financing, building and managing his property also varies. The individual who owns a few dwellings—typically older dwellings—is found in all the cities we have examined; so is the owner-occupier who lets off part of his home. But the dominant and growing type of private landlord is in many countries a big corporation through which a large volume of small savings is channelled, or a body that depends on such corporations for its capital. In the Netherlands, for example, a growing proportion (now one third) of new investments made by the principal insurance and pension funds goes into real property and mortgages, and much of this is devoted to private rented housing, mainly in the biggest cities, which is regarded as a safe (and socially laudable) investment by the authorities managing these funds. In France and Western Germany, too, investment in private rented housing by employers, savings banks, social insurance and pension funds and other financial institutions has been encouraged by government loans, grants and tax privileges of various kinds. In New York, under the "Mitchell-Lama system", developers can build housing with the aid of 90% mortgages furnished through the City government. These mortgages call for an annual payment (including interest and amortisation) of slightly less than 5% of the sum borrowed. Real Estates Tax is reduced by half, and the developer's annual net return is restricted to 6% of that part of the equity which he contributes from his own resources. These restrictions are removed after twenty years. This arrangement, which depends on low basic interest rates (due to tax-free municipal borrowing) reduces rents by at least one-third and brings large scale developers into the market for good but moderately priced apartments. More than half the dwellings built by private owners between 1950 and 1960 were subsidized by government in this or other ways. Such policies change the character of the rented housing stock and the character of its owners, and these changes enable governments to do a great many other things which may not be possible in countries where different policies have been followed.

Whatever the reasons for the contrasts to be seen in this sector of the housing market, it appears to us that the policies adopted over many years towards private rented housing in London bear the marks of two conflicting but equally unsatisfactory ideologies. At certain times rents have been severely restricted and landlords have been given a minimum of freedom, encouragement and financial help. At other times an attempt has been made to remove all control and restore the conditions of a "free market". At the time of writing both policies are to be seen in different parts of the market. Neither takes account of the huge unsatisfied demand for rented housing in a metropolitan city, and neither can form the basis for a lasting and constructive agreement about the contribution such property is to make towards meeting the needs of the metropolis. Rents are an important political issue in every country we

studied, but we gained the impression that landlords themselves seldom attract the political interest focussed upon them in London. In countries where the rights and wrongs of the private landlord have not been the subject of such prolonged and embittered political conflict it has been possible to establish more productive and responsible relationships between government and the various interests and groups concerned.

### **Regulation of the private rented sector**

Turning from broader comparisons to consider more specific measures, we briefly examine five spheres: (a) the regulation of rents; (b) protection of the rights of tenants and other members of their households to remain in their accommodation; (c) the maintenance of adequate standards of repair and management; (d) controls over the selection of tenants and the distribution of housing amongst households, and (e) the loss of rented housing to other uses. These five problems are closely related, and any attempt to impose controls in one sphere without taking account of the consequences in the others is likely, in the *long* run, to prove self-defeating. There is little point in providing security of tenure if rents can be raised to any level at short notice, or in restricting rents if the landlord is free to abandon all responsibilities for repairing and maintaining his property; it would be equally fruitless if control was established in all three of these spheres but some types of household were virtually excluded from rented housing, or the housing itself disappeared or became owner-occupied. Thus all five spheres must be considered together, even though the extent of the controls exercised over each varies greatly. The illustrations we give of the measures adopted by different governments are designed to clarify these problems and to show the general approach of the governments concerned.

(a) **THE REGULATION OF RENTS.** By the end of 1963, more than half the private tenancies in London were free of rent control, but for the rents of tenancies still remaining under control there had only been one general increase since 1939—the increase following from the 1957 Act. This situation is entirely different from that found in the other cities we examined. In all of them the proportion of private tenancies subject to rent controls is higher; virtually all private rents are controlled in the Scandinavian capital cities, and in the principal cities of Western Germany; the great majority are controlled in all the remaining cities.<sup>(1)</sup> But general increases in the level of controlled rents have been much more frequent in these countries than in the United Kingdom. An indication of this can be seen in Table 12.4 which shows the dates of the latest increases. In France rents have for some years been revised every six months, subject to occasional postponements dictated by the economic situation; in Norway and Sweden there are annual reviews; in Holland there have been seven general increases in controlled rents since the war; in Denmark there have been six increases for houses built before 1939; and the other countries have also had frequent rent revisions. But the overall percentage increase in rent brought about since 1939 varies, and may indeed fall below the combined average increase for controlled and decontrolled tenancies in London. Thus although the general level of rents in many of these countries has not risen any higher than it has in London, increases have been more

---

<sup>(1)</sup> The Swiss have just resolved to bring general rent controls to an end in 1967, and to replace these with a system of public "surveillance" and arbitration.



widely and deliberately distributed, both over the tenancies and over the period of time concerned.

Since 1957 the principal criterion employed in Britain for selecting the rents to be decontrolled has been the creation of a new tenancy. This again is unusual. In every country we have examined, when rents have been raised or decontrolled there has been some discrimination between areas; thus restrictions have been removed or relaxed in places where housing shortages are least severe and they have been retained in the principal cities and in other places where shortages persist. Western Germany has devised the most systematic and sophisticated methods for determining the extent of local shortages and the point at which controls can be relaxed. Other methods employed in conjunction with this geographical discrimination have included the decontrol of rents above specified levels (as in New York) or (in many countries) the decontrol of property built after a specified date. In many of these countries private landlords have received subsidies of various kinds and the regulation of their rents may then depend on the character and duration of these subsidies. Under most of these procedures the controlled or decontrolled status of a tenancy is more readily understood and more clearly predictable than it is in Britain; more important still, the responsibility for determining this status rests with a democratically accountable public authority and the spread of decontrol can therefore be more closely related to the needs of the areas and tenants concerned. Under our own system the spread of decontrol has been a haphazard and unpredictable process which depends on the behaviour of individual tenants, exposing their successors to rent increases without regard to their needs or resources, and tending in areas of great shortage to encourage abuses and bad relations between landlord and tenant.

We endeavoured to discover the criteria employed in various countries for determining the level of controlled rents. In many cases the rent patterns of 1939 or a similar year still form the basis for a system to which economic and political pressures have added percentage increases of various kinds which depend upon the age or quality of the property, the provision of central heating and other services, the area in which the property stands, the subsidies paid to the landlord, the division of responsibilities for repair and maintenance, and other factors. But in Paris, Hamburg, Stockholm and New York we found attempts to introduce altogether new systems for the regulation of rents. These cannot be adequately explained in a paragraph but the principles on which two of them are based can be briefly outlined.

In New York each dwelling has an "assessed value" which depends on the value of a building and its site. If a landlord can show that his return falls below 6% of his investment, then in certain circumstances (and provided the price he paid for his property was a bona fide one) he is entitled to an increase in rent which brings his return to this level, even if that exceeds the assessed value. Rent increases are permitted for genuine improvements of the property, and a 15% increase is permitted when vacancies occur, provided there has not been a similar increase within the previous two years. When increases secured in these ways bring the rent to \$250. a month it escapes control (unless the tenant has more than three people in his household, in which case controls are removed when he leaves). Thus four principles appear to be applied: the government attempts to determine a rent appropriate to the true value of the property, guarantees the owner a minimum return on his investment, permits a gradual increase in the general level of rents, and

concentrates restraints upon the poorest and cheapest housing. Responsibility for administering this system was transferred from the State to the City in 1962 and any decision about the continuance of control must, by law, be based on a comprehensive survey of "the supply of housing accommodations . . . the condition of such accommodations and the need for continuing the regulation and control of residential units and evictions . . .". Very extensive studies were recently made of these questions, showing that 77% of the city's two million rented units were under control and a further 5% belonged to public authorities. Studies of the changes occurring in the decade 1950-60 "indicate that the rent structure is anything but rigid. Opportunities for adjustments under rent control permitted controlled rents to rise far more than is commonly believed" (median gross rents for controlled units in 1960 being 43% higher than median gross rents for all units in 1950); "... no serious distortion appears to have occurred in the rate of household formation over the 1950-60 decade as a result of rent control" and "in 1960 the controlled sector used . . . about 1% more space than it would have used had its rate of space utilization been the same as that in the not controlled sector. Thus the available data fail to support the charge that rent control results in the significant misallocation of space".<sup>(1)</sup>

In France the government fixes for older dwellings a "rental value" per square metre which depends on the quality, location and condition of the dwelling. For each dwelling a "corrected surface area" is determined, reflecting its equipment and character as well as its size. The two elements are then multiplied (and revised from time to time as prices increase) to produce a maximum rent. But the rents actually paid for most of these dwellings still fall below these maxima. They are increased every six months (unless the economic situation compels a respite) by percentages that vary for different categories of housing, until the maximum is reached. The intention in this case is to abandon a peculiarly severe form of rent restriction inherited from pre-war years, and to raise rents by successive steps—whose magnitude depends on the type of property, neighbourhood and region concerned, and the current state of the economic climate—until a new and "rational" level of regulated rents is attained. Meanwhile allowances are paid to those whose low incomes or large families render it difficult for them to keep pace with these increases.

(b) SECURITY OF TENURE. The rights of tenants to remain in their accommodation can be dealt with more briefly since these rights are protected wherever rents are effectively regulated. The preceding paragraphs on rent control make it clear that security of tenure is more widely available in the other cities studied than it is in London. In all countries there are provisions for the eviction of tenants who fail to pay their rent, damage the landlord's property or contravene the law in other ways. But the incentive for getting rid of tenants in other circumstances depends on the opportunity of securing higher rents, selling the dwelling at an attractive price, or bringing about a profitable change of use for the property. When the creation of a new tenancy does not remove restrictions on the rent, and when the majority of rented dwellings take the form of purpose-built apartments and flats not attractive (and often

---

<sup>(1)</sup> City of New York: City Rent and Rehabilitation Administration, *People, Housing and Rent Control in New York City*. June, 1964.



not legally purchasable) for owner-occupation, the incentives for landlords to evict their tenants are greatly reduced. This is the position for most rented property in the cities we studied. The relatively large stock of rented housing found in many of these cities, the continued building of new private housing for rent and the lack of large-scale slum clearance programmes also help to reduce scarcities and pressure for rent increases.

Relations between landlord and tenant, and hence the scope for abuses on both sides, depend greatly upon tradition and unwritten convention. Indeed the contribution made by the law and the bodies administering it to the development of sane traditions may be more important than the specific abuses prohibited. These traditions are difficult to discover and describe with precision. In Geneva, for example, the fact that the great majority of people in all social classes have always lived in private rented property and are in the habit of having written contracts providing them with leases that typically run for three years or more appears to provide a stable basis for relations between landlord and tenant, despite the lack of any legal obligation compelling the provision of such leases. In Copenhagen, on the other hand, virtually all tenants have legal security of tenure and must be given a contract clearly explaining their rights and obligations, including the rent to be paid, the allocation of responsibilities for repair and decoration, the minimum sums to be spent by the landlord on interior and exterior maintenance, the rights due to other members of the household if the tenant moves or dies, the procedures to be adopted in case of disputes, and so on. If landlords omit to provide such a contract the courts assume a similar pattern of obligations to be binding on them and their tenants. In New York, too, the rights of tenants are protected by law, and any attempt to harass tenants into abandoning these rights exposes those concerned to criminal prosecution and a fine or imprisonment. We quote from the statute in question in Chapter 7.

In our studies of other cities we have been impressed by the widespread use of specially constituted tribunals and administrative offices established to determine the level of rents and the obligations of landlords and tenants, and to arbitrate on a wide variety of disputes that may arise in rented housing, often with the possibility of a further appeal to the courts. Such bodies have various functions and operate in different ways, but they provide an essential part of the legal and administrative context in which the traditions of landlord-tenant relationships have taken shape. Rent tribunals have operated for many years in London, though for restricted types of letting. But it is our impression that the tribunals established in other cities generally have a stronger expert element in addition to the representatives of landlords and tenants also serving on them. Moreover our own tribunals have been mainly employed in dealing with property that is *not* subject to rent controls—a situation that restricts their functions, deprives them of precise criteria and terms of reference, and deters tenants from appealing to them. Elsewhere such tribunals have been mainly concerned with property that is subject to controls; they are regarded not as an alternative to legal regulation but as a means of explaining and interpreting the law and rendering it workable.

(c) REPAIR AND MANAGEMENT. The costs of repair, maintenance and general management in rented property have risen so much since rent controls were imposed during the second world war that it has been widely assumed that controls have brought about a deterioration in the condition of rented housing. In general we accept this conclusion but it is clear that some countries have

been less willing than others to despair of solutions to this problem while rent control continues. Indeed, governments have frequently employed their power to regulate rents as a means of securing proper standards of repair and maintenance.

In New York, for example, the provision of genuine improvements entitles landlords to an increase in rent, loans for improvement are provided by the city, and two forms of tax concession are employed to encourage landlords to make improvements and to reduce the increase in rent that may be asked of the tenant. In Sweden tenants may appeal to local "rent committees" to ask for repairs or, failing that, a reduction in rents. It has long been possible (under laws dating from 1907) for Swedish tenants to seek an order from the courts directing a landlord to bring property up to the standards regarded as appropriate to the district concerned. Meanwhile the local Public Health Authority has powers not unlike those familiar in this country. In France the "corrected surface area" employed in determining maximum rents is designed to give landlords an incentive to maintain and improve their property, and a levy, amounting to 5% of rents, is paid into a special fund from which loans (or in some circumstances grants) are available for the maintenance and improvement of rented property.

In Copenhagen, as in many other cities, the landlord's right to claim general rent increases depends on the condition of his property. He is also obliged to spend a specified sum, equivalent to 10% of the rent, on interior decoration and maintenance, and a further small percentage must be spent on external maintenance. If these sums are not spent the tenant has the right to ask the appropriate tribunal (ten of which cover the whole city) to order the landlord to perform the work required of him, and anyone purchasing the house can claim the unspent portion of this fund from the previous owner. In effect, the fund belongs to the house. The sums of money involved and the obligations of all concerned are written into the contract between landlord and tenant previously mentioned. Such arrangements are not entirely satisfactory—no system that calls for the minimum expenditure on the oldest and poorest property could be—but the amount invested in repair and maintenance of older housing may well be at least as generous as it would have been in a "free" market. Similar provisions apply in Western Germany and in Hamburg private landlords have been encouraged by grants, tax concessions and the opportunity of securing higher rents to undertake a considerable amount of modernization and improvement in recent years.

(d) THE DISTRIBUTION OF RENTED HOUSING. We have shown (in chapter 4 and Appendix V) that the majority of families with young children living in London's private rented housing are now concentrated in the decontrolled part of that property where dwellings with three or more bedrooms are particularly scarce. Thus to the increasing shortage of rented housing, which already presents sufficiently serious problems, there is added an increasing maldistribution of the tenancies remaining available. The attempts made by other countries to achieve a fairer and more efficient distribution of housing space must therefore be of special interest to us.

Among the countries we studied, it is in the Netherlands that government, operating through elected local authorities, appears to have made the most determined efforts to achieve a fair distribution of housing. In all cities where shortages continue, the right to occupy a dwelling, whether as owner or tenant, depends on the permission of the local authority. Landlords proposing to let



a house to a household too small to be entitled to the space it provides are asked to find a larger household or, failing that, to select one from a group nominated by the authority from its waiting lists. The interpretation of these rules depends on the severity of local shortages, the urgency of the tenant's needs and the level of the rent—in some places the distribution of all housing is effectively free of control, and in others the more expensive property is uncontrolled. But the total supply of vacant housing remains, in principle, at the disposal of municipal authorities. Similar rules apply, to rented property only, in the principal cities and other areas of shortage in Denmark, Norway and Western Germany. In Paris, tenants in certain types of rent controlled housing may be compelled to move if their households are not large enough to justify the numbers of rooms they occupy, but they must be given six months notice of this step which gives them time to bring relatives, lodgers or subtenants into the dwelling.

We are aware that such procedures cannot be readily transferred to a city the size of London, subject to a greater flow of immigration and internal movement, containing a greater variety of types of dwelling and tenancy, and lacking both a register of dwellings and the staff to maintain one. But if these procedures cannot be adopted in London the problem they are designed to solve nevertheless remains, and other procedures will be required to deal with it.

(e) CONTROLLING THE LOSS OF RENTED HOUSING. It would be disastrous if all four of the problems we have discussed were resolved at the cost of a continual loss of rented housing. The loss of this housing at the rate now being experienced in London presents a serious threat to a great city's capacity to shelter its population. It may be argued that if local authorities and publicly sponsored housing organizations built housing on a sufficiently massive scale they could virtually take the place of the private landlord. This and other solutions may be contemplated in the long run, but we are convinced that for many years the resources, administrative procedures and selection policies of the existing public authorities afford no hope of a complete solution along these lines. Meanwhile private rented housing provides an urgently needed supply of small dwellings at a wide variety of rents, on terms that suit a wide variety of people and give elbow room for the economic and social changes that create and spring from continued movements of population. Any solution to this fifth problem must therefore be of interest to us.

Unfortunately, little help by way of comparison can be found here, since the problem has not proved so critical elsewhere. In the principal cities of Western Germany, much of the older property was obliterated during the war; there has therefore been little slum clearance since then, and most of the clearance required is found in the smaller towns which escaped damage. Other countries have not attempted so ambitious a clearance programme as London's. The drift to owner-occupation is occasionally to be seen elsewhere, but it has not been as rapid as London's. Nor have any of the other cities we have studied experienced a loss of rented housing so great as has occurred in London. This loss may be due in large part to the fact that in this country private landlords and their tenants have not been subsidized, either directly or indirectly, to the extent that they have in other countries. It seems to us that there are three courses of action which can check this serious loss. They are: to subsidize the private landlord and his tenants, but at the same time to ensure that the benefit of any financial assistance given is applied for the proper

purpose; to render the market in which the private landlord operates sufficiently profitable and sufficiently secure, both politically and economically, to persuade competent and reputable landlords not only to maintain but also to expand their investment in it; and to provide for the acquisition by public authorities of rented property to keep it in the rented market. These courses are complementary and should be pursued simultaneously, each in its appropriate part of the privately rented sector.

### Conclusion

We shall not attempt to summarize the points made in this chapter, but some of the more general conclusions to be derived from it can be briefly stated. The populations living in and around the great cities of the industrial countries are growing as employment in these cities grows, drawing more people to them, and as young migrants make their contribution to a rising rate of natural increase. In the centre of these cities there are growing concentrations of "service" industries demanding the labour of large numbers of people drawn from virtually all income groups. Somehow these growing populations must be housed, and both rich and poor must be catered for. Housing shortages have developed which must inevitably continue where the growth of employment outpaces the growth of housing, and great differences of income exist, unrelieved by subsidies or other measures relating rent paying capacity to housing needs.

Around the commercial and administrative centres of these cities there generally lies a broad inner ring of older, mixed property, including most of the smallest and cheapest dwellings available. Most of it is rented from private owners. This property serves particular groups, especially the newly formed households, migrant newcomers, single and childless people, many of the aged and some of the rich. Families with children seek, and need, the newer and more spacious housing that generally lies further out. Trouble arises in private rented property when spates occur in the flow of households entering it, when the outward flow is blocked, and when the number of dwellings in this sector dwindles. In London this property has been exposed to all these stresses, and those who suffer most tend to be the families with children who are unable to make their escape from the inner ring. The spate of new households due to form as the generation born immediately after the war reaches marriageable age will soon render these stresses even more critical. No *general* solution can be found for such problems until a better balance between supply and demand, and between the different sectors of the housing market, is achieved. Until that happens, people living in private rented property will continue to suffer hardships many of whose origins lie elsewhere in the housing system of which this property forms a part.

Faced with these problems, the public authorities responsible for housing in the great cities of many industrial countries have tended to impose restrictions and controls. To the public health controls introduced during the nineteenth century they added rent controls, prompted by wartime shortages. To these controls they have been compelled to add others, dealing with security of tenure, the repair and maintenance of housing, and the allocation of housing space. If shortages continue, and if private housing is to be kept in the rented market, despite such controls, governments are eventually compelled to subsidize its owners or tenants, or to acquire and administer the property themselves.



The governments which have been most successful in surmounting these stresses and maintaining order and justice within this sector of the housing market have been those which have accepted and incorporated private rented property among the instruments to be used in meeting housing needs, hence assisting those who build, own or live in it, and regulating the price, management and distribution of this housing with the aid of effective local administrative and judicial instruments. Less successful have been those governments—our own among them—which have failed to take effective responsibility for this sector of the housing market, either subjecting it to severe rent restrictions (without the complementary support and the additional controls needed to offset and mitigate the effects of such restrictions) or abandoning control altogether and leaving this sector to escape, haphazard and piecemeal, into a “freedom” politically insecure and sometimes abused.

The policy and practice of other countries may suggest a number of legal and administrative devices worth consideration in this country. More important, perhaps, is the frame of mind which they show to be necessary for a successful attack on these problems. Success depends on a comprehensive grasp of the whole housing situation and the part that each sector of the market plays within it, based on appropriate and up-to-date information; an objective appraisal of this situation, purged of irrelevant prejudices against landlords, tenants or other groups in the population; a recognition that the housing problems confronting great cities will not be resolved by market forces or by the provision of more houses alone, but are of a long-term if not permanent character; and an assumption of responsibility for these problems and the design of comprehensive, long-term policies for dealing with them which furnish an agreed basis on which all concerned can make a full and effective contribution to a solution.

## CHAPTER 13

### CONCLUSION

No one who has read our report thus far can doubt that the true nature of the difficulties we have described, their causes, their effects and the possibilities of their cure are all highly complex. For this reason we have made no attempt to summarize them at the end of a report, which, if it is to be properly understood, must be read as a whole. Moreover, our terms of reference called for an analysis of the facts of the London housing problem, not for a solution of it; our conclusions have been stated in the relevant chapters, and must be studied in close context with our factual findings. We have some hesitation in making, at this point, any addition to what has been said already, for fear of disturbing the balance of emphasis we have sought to maintain in the earlier chapters, but we do not wish to complete this report without setting down, as plainly and briefly as possible, some of the principal lessons which seem to us to emerge from our findings. Before doing so we wish to make two general observations.

The first is to repeat the warning, given in the introduction, against drawing conclusions from our report for any part of the country other than the Greater London area to which it is confined and to which alone our evidence and our deliberations have been directed. Many of the problems of London may be special to London.

The second relates to the insufficiency of data about London housing systematically obtained and continuously kept up to date and under review. It is obvious that the situation is inherently complex and constantly changing. All too little is known about it as it is today; still less about the changes which are occurring and the forces which produce these changes. Our task has been made much more difficult by this deficiency in essential public knowledge; in some cases it has been impossible to discharge it except in the most general way.

We know that these lacunae in the collection and analysis of essential data have been recognized, and steps to ensure that they are filled have been initiated both in the Ministry and in planning for the establishment of the Greater London Council; but the process is necessarily a slow one. We hope that strong and capably manned intelligence units will be maintained, both at central and local levels, able to collect and collate information on housing from all angles and employing skills in the economic, sociological, statistical and demographic fields. The information needed must include assessments of the physical condition, potential life and capability of improvement of London housing; the consequences of possible industrial and commercial location policies and the resulting changes in the size and distribution of population; the past and probable future course of changes in the age distribution and other features of the population's structure, and the formation, movement and dissolution of households; and information about earnings, household incomes, rents and housing costs. Some immediate action in relation to the London housing situation must necessarily be taken, and we hope that our report will help to



this end; but, without these essential studies, the fundamental relationships between the growth of employment, population and households cannot be fully understood or foreseen and there can be no satisfactory basis for the formulation of housing policy. Once the appropriate research and intelligence units have been established, the whole situation should be kept under continuous review. It would then be unnecessary to call into existence a fact-finding committee such as ours with all the difficulties inherent in a rapidly assembled ad hoc inquiry of the nature we have undertaken.

We now set out the principal points of importance to which we wish to draw special attention:

1. There is an acute shortage of rented housing in London and many difficulties and hardships arise from it. The number of households whose housing conditions cause hardship is substantial, and greatest in Inner London; and we have identified certain areas where, contrary to the general improvement in conditions, hardship is severe and increasing. The people most affected are those with low incomes who have neither a controlled nor a council tenancy—families with several children, newcomers to London, and a smaller but growing number of elderly people.
2. This acute shortage and these difficulties and hardships are the product of social and economic trends which will continue for the foreseeable future; and they cannot be eliminated without a radical reappraisal of present policies and procedures.
3. The supply of privately rented accommodation in Greater London has diminished and is still diminishing fast. This trend will not be halted, still less reversed, unless investors can be assured that, provided their properties are properly maintained and managed they will be free from the hazards of political uncertainty and able to obtain an economic return.
4. This stability cannot be achieved unless tenants have a corresponding assurance that they will be protected from abuses, their houses will be properly managed and maintained and they will, at least where shortages persist, enjoy security of tenure. Any measure which confers this security must carry with it a proper and well-considered measure of rent regulation; rents so set must be open to periodical review. We again draw attention to the contrast in the matter of security of tenure between tenants of residential property and almost all other classes of tenants to which we refer in Chapter 8.
5. Nearly 50 years of rent controls, originally imposed as a short term remedy, have masked the true cost of housing and the cost of maintaining it. Neither a policy of rigid rent restriction, without any mitigation of its adverse effects on the provision and maintenance of rented housing, nor a policy of piecemeal and haphazard decontrol unaccompanied by any provision for security of tenure, have led to any real relief of the stresses in London housing.
6. We think that the taxation system of this country operates to discourage the provision of accommodation to let, and adversely affects the tenants of such property, particularly at the lower rent levels.
7. Whatever arrangements may be made to assist the great majority of landlords who behave responsibly, and at the same time to control the activities of the minority of irresponsible landlords, there will remain many thousands of families who are unable either to pay an economic

rent for accommodation appropriate to their needs or to obtain a council tenancy. To meet their needs, a very great addition to the stock of assisted housing will be required; and for this purpose all possible agencies for the provision of rented accommodation must be used to the full. Local authority provision must be accelerated as far as possible; housing associations must be encouraged and expanded; the private sector must be enabled to make the fullest contribution of which it is capable. Financial and fiscal policies must be revised if these objects are to be achieved.

8. We have examined the extent of abuses by landlords of their tenants. Although they affect only a small proportion of tenants, we are satisfied that they are general in incidence and too numerous to be dismissed as isolated instances or in any way insignificant. Where they do occur, their nature is such as to constitute a serious evil which should be stamped out. We believe that this could be done by appropriate legislation.
9. Housing, slum clearance, landlord and tenant relationship, and planning for comprehensive area re-development, to give examples, have all grown up under different statutes with no apparent co-ordination. This has resulted in obsolete definitions and lacunae in the necessary powers upon which to base action. The definition of an "unfit house", for example, is no longer appropriate to present day standards; and the powers relating to the misuse and mismanagement of housing all too often cannot be exercised until the damage has been done.
10. Under the London Government Act, 1963 the major housing function lies with the new London Boroughs, but not all the Boroughs will be able to solve their problems alone. In particular, land will be needed in the outer areas and outside London to receive persons displaced from inner areas. If the attack on shortage and bad housing conditions is to be successful, it must be planned, applied and directed for London as a whole.
11. There seems to be no valid economic justification for the present variations between the effective reliefs received by different local authorities as the result of the Exchequer subsidies or for the variations in the debt burdens they carry in respect of housing. In the context of the pressing needs of today, Exchequer subsidies should be examined to see whether they are designed to produce the best results.
12. Housing Associations should be enabled to make a greater contribution than they do at present both to the building of new houses and to the improvement and management of old accommodation. They will not, however, be able to reach their full potential unless a new legal and financial framework is provided for their activities.
13. We drew attention in Chapter 5 to a proposal made to us in evidence that areas in which bad housing is concentrated should be designated as areas of special control in which bad living conditions would be attacked comprehensively assisted by an enlargement of powers. We favour this proposal and think it should be carefully examined.
14. Finally, we believe that what, above all, is needed for the remedy of London's ills is a common frame of mind. Housing has for too long been the sport of political prejudice. The need now is for a common approach to the problem and for a fully considered development of policy based on an understanding of the whole housing situation and purged of irrelevant prejudice against landlords, tenants or any other groups of the



population. The housing problems confronting London, as they confront other great cities will not be resolved by market forces or by the provision of more houses alone; they are of a long-term, perhaps permanent nature. We hope that our survey will have helped to identify them and that there will be an agreement on the measures needed for their solution and a common will to see that the measures are applied.

In the provision of other services vital to the community effective forms of co-operation between public and private agencies have been evolved. The need to maintain standards of service and integrity is accepted, and assured by professional bodies and public controls; public and private enterprise continue to make their appropriate contributions, and all concerned are thus enabled to concentrate upon the more important task of improving those services. If a similar unity of purpose can be achieved in regard to housing, it should be possible to make equally striking progress in this field.

---

We cannot conclude this report without a special tribute both to the research staff and to the secretariat whose work for the Committee has been unusually onerous and exacting. The tasks of the research staff headed by Mrs. Adams, the Senior Research Officer seconded to us from the Ministry of Housing and Local Government, included the collation of a heavy load of written evidence and statistical matter from the London County Council and more than 80 London local authorities, the collection and interpretation of Census and other available data and the preparation and completion of our surveys of abuses and rents. In the result we are particularly indebted to Mrs. Adams, who laid the foundations, and undertook the bulk of the preparatory work, for many of the Chapters of this report; Miss A. A. Nevitt gave especially valuable help to us in the preparation of the economic study in Chapter 3; and Mrs. Mercer gave great assistance throughout, and particularly in the preparation of Chapter 4. Without the industry and dedication of these three, and of the staff supporting them, our report could not have been assembled; and to them all we record our deep indebtedness and our warm gratitude, without reserve.

Equally, we acknowledge our special debt to Mr. L. R. Mustill, our secretary, and to his assistant, Mr. R. E. Head. The full Committee has held whole-day meetings, sometimes continuing until late in the evening, on at least one day in almost every week since September 1963, and latterly sometimes on two days in the week. In addition, there have been numerous meetings of sub-committees dealing with different detailed aspects of the preparation of the report at which one or both of these officers has also been in attendance. They have been responsible for organizing our visits to different parts of London to inspect conditions and to confer with members and officials of local authorities. In addition, they also made substantial contributions to the preparation and revision of many parts of the report. Above all, the constant requirement to produce an early report and the necessity to work against time to a target date has produced problems of organization which have imposed exceptional

strains and work-loads on them as well as upon the research team. Our thanks to them, and indeed to all who have worked for us, are thus in no way conventional; the work of preparation of a report on so difficult and complicated a subject, in a little less than 18 months, would have been impossible without their acceptance and discharge, under great pressure and yet to the highest standards of care, of tasks of exceptional difficulty.

E. MILNER HOLLAND (*Chairman*)  
ARTHUR N. RUCKER (*Deputy Chairman*)  
R. J. ALLERTON  
D. N. BYRNE  
CLEONE CHRISTIE  
D. V. DONNISON  
N. E. KNIFTON  
CLAUS A. MOSER  
C. M. R. PEECOCK  
C. D. PILCHER  
LEWIS E. WADDILOVE  
M. J. WOOD

L. R. MUSTILL, (*Secretary*)  
March, 1965



# Appendices





## **APPENDIX I**

### **NOTES ON POST-WAR HOUSING AND LANDLORD AND TENANT LEGISLATION**

For convenience this appendix is divided into three separate sections as follows:

Section I deals with the legislation relating to the provision of housing by local authorities, housing associations and housing societies.

Section II deals with the general powers by which local authorities are able to exercise a measure of control over privately owned housing and to assist with its purchase and improvement.

Section III deals with general landlord and tenant law which applies to privately rented housing as distinct from that which is owned or controlled by local authorities.

It would be impossible in a few pages to reproduce and explain in detail all the legislation since 1945 relating to housing, and landlord and tenant questions and the following notes are necessarily brief and mention only what are thought to be the principal features for the purposes of this report. It must be borne in mind moreover, that they are designed primarily to show how this legislation has developed during the past two decades. They cannot, therefore, be regarded in any sense as a comprehensive guide to current legislation.

For brevity all forms of housing accommodation are referred to as "houses" which may in various cases be understood as including flats or even single rooms if let as separate dwellings.

#### **Section I**

##### **The provision of Housing by Local Authorities, Housing Associations and Housing Societies**

###### **Introduction**

Pre-war legislation had already firmly established local authorities as providers of subsidized housing for (as they were then called) "the working classes" by a long series of Acts, down to and including the Housing Act 1936, which also gave them powers of compulsory purchase in respect of land or buildings needed for providing local authority housing, whether in new or existing buildings, and powers to deal with slum clearance and rehousing tenants displaced. The system of subsidies was first introduced in 1919, originally as a temporary expedient to meet the rise in building costs following the 1914-18 War, but has been continued at varying levels ever since on the basis of a yearly sum payable over a period of years.

Under war-time legislation local authorities had also been given power to requisition houses for (inter alia) housing needs for which they had to provide, and that power was kept in force until 1955 under the annual Expiring Laws (Continuance) Acts.

### **The Housing (Financial and Miscellaneous Provisions) Act 1946**

This Act revised the general subsidy for houses built by local authorities and introduced various additional subsidies for special circumstances.

Building costs had increased enormously since 1939, and the Act raised the pre-war Exchequer subsidy of £5 10s. 0d. per house per annum for forty years to £16 10s. 0d. for sixty years. At the same time the obligatory contribution from the rates of the authority was raised from £2 15s. 0d. to £5 10s. 0d. It remained optional (as before) for a local authority to subsidize to a greater extent from its own rate funds. The Act included provision for reviewing the amounts and empowered the Minister to make orders reducing them when costs should fall.

There were additional subsidies for houses in areas in which the rents of working class houses were unusually low, in areas in which housing would put an exceptionally heavy burden on the rates, in areas affected by subsidence, and for houses for farm workers. Special subsidies were also provided for the first time for flats on expensive sites, on a sliding scale, depending on the cost of the site, and with a supplement where lifts were installed in high flats. There was also a provision for a special capital grant towards the extra cost of building by non-traditional methods.

Comparable subsidies were available to housing associations building under authorized arrangements with local authorities.

### **The Housing Act 1949**

This Act was designed to supplement the drive for the building of new houses by providing financial help to local authorities (and also private owners) to bring existing dwellings up to modern standards and to provide dwellings by conversion of houses or other buildings. It also made some amendments to the subsidy arrangements and some small extensions to local authorities' ancillary powers in the housing field. Its main provisions as regards local authority housing were as follows:

1. *Improvement Grants* The Act provided for Exchequer grants to local authorities payable at a fixed rate for 20 years, of three-quarters of the annual loss likely to be incurred in providing housing by means of converting or improving existing buildings. (The balance of the loss was to be met by contributions from the Rate Fund.) The Minister was required to satisfy himself that the dwellings would provide satisfactory housing for not less than 30 years and would, in condition and provision of amenities, comply with a standard set by him.
2. *Building for all classes* The limitation by which local authorities could provide houses for the working classes only had been widely ignored since the war. The Act removed it from the Housing Acts, specifically stating that the object of the change was "to enable account to be taken of the housing conditions and housing needs of all members of the community".
3. *Subsidies* The arrangements for subsidy for expensive sites were amended; new subsidies for hostels, and for houses built in stone or



other special materials to preserve the character of the surroundings were introduced; and provision was made for grants to cover the extra cost of experimental houses or fittings.

4. *Local authorities' powers* A number of small extensions of local authorities' powers were made, for example to enable them to provide furniture and board and laundry facilities.

### **The Housing Act 1952**

Many Councils were finding by 1952 that increased building costs and higher interest rates were beginning to push their rents out of reach of the type of tenants for whom council houses were intended. When subsidies had last been fixed in 1946 the Public Works Loan Board rate was  $3\frac{1}{8}\%$  but it had risen to  $3\frac{3}{4}\%$  in 1951 and  $4\frac{1}{4}\%$  in February 1952.

This Act, therefore, increased the Exchequer subsidy for a house from £16 10s. 0d. to £26 14s. 0d. per annum. The contribution payable from the rates was increased from £5 10s. 0d. to £8 18s. 0d. per annum. The Act made corresponding alterations in other rates of subsidy.

The Act also amended the existing law relating to the sale of council houses by repealing the provision in the Housing Act 1936 requiring that the best price possible should be obtained, and provided for the imposition by local authorities of conditions limiting price on resale or rent on letting, within five years from the date of the sale.

### **The Housing Repairs and Rents Act 1954**

This Act extended and modernized the provisions for slum clearance and sought to encourage the improvement of older houses and of general standards of repair.

The main provisions of the Act concerning local authorities' housing were as follows:

1. *Slum Clearance* Local authorities were required to submit to the Minister for his approval proposals for dealing under their slum clearance powers with those houses in their areas that were unfit for habitation. Their powers for dealing with unfit houses were extended to enable them to buy slum property in advance of demolition and (with the aid of grants) to "patch" them and make them adequate as accommodation for the time during which they would have to remain occupied pending demolition. This extension was intended to assist those authorities whose slum problems were so serious that they could not hope to dispose of them within a reasonable period.
2. *Standard of fitness for habitation* The Act established a uniform and comprehensive standard for determining whether a house was unfit. Hitherto, standards had varied from one local authority district to another: in determining whether a house was fit for human habitation authorities had to have regard to the extent to which "by reason of disrepair or sanitary defects" the house fell short of the provisions of any byelaws or local Act in force in the district, or of the general standard of housing accommodation for working classes in the district. The Act now required that in determining whether a house was unfit for human habitation, regard should be had to its condition in respect of repair; stability; freedom from damp; natural lighting; ventilation; water supply; drainage and sanitary conveniences; and facilities for storage,

preparation and cooking of food and for the disposal of waste water, and that it should not be deemed unfit unless so deficient in one or more of these matters as not to be reasonably suitable for occupation in that condition.

3. *Improvement Grants* The Minister was empowered to approve applications where satisfied that a local authority dwelling improved or provided with the aid of a grant was likely to last more than 15 years, instead of 30 years as previously.

### **The Requisitioned Houses and Housing (Amendment) Act 1955**

The purpose of this Act was to terminate the use for housing purposes of the war-time power of requisitioning, and to settle the families living as licensees in the requisitioned houses. It abolished the power in Defence Regulation 51 to requisition further properties for housing and placed local authorities under an obligation to release by 31st March 1960 those already held. The methods by which houses were to be dealt with under the Act were:

1. As they fell vacant, possession had to be given up unless the Minister authorized retention. (This he did in some cases to facilitate the release of other houses.)

2. Capital payments for loss of vacant possession value were authorised to owners if they were willing to accept the existing occupants as special "statutory" tenants at rents approved by the local authority. It was at the owner's option whether to accept these terms or allow the requisitioning to continue until it could be given up in the normal way. By the Rent Act 1957 those of the "statutory" tenancies created under these provisions as are in houses valued at (in London) over £40 rateable value are due to end on 31st March 1965.

3. Exchequer grants of 75% of the estimated deficit were made to local authorities buying or taking leases of requisitioned houses or other houses to accommodate licensees.

4. Where the owner was willing to improve the property with the aid of an improvement grant and to accept a tenant nominated by the local authority on terms agreed with them, arrangements could be made for earlier release of the property to enable this to be done.

5. Early release could also be secured if the landlord could satisfy the County Court that his need of the house for himself or his family was greater than the licensee's or satisfy the Minister that he was suffering financial hardship by continued requisition, although in the latter cases the local authority could (as an alternative to release) opt to buy out the landlord at compulsory purchase value.

6. The Act also reduced the previous 100% Exchequer reimbursement of the deficit on running costs from the end of March 1956, substituting 75% reimbursement until requisitioning should end in 1960.

### **The Housing Subsidies Act 1956**

The annual rates of subsidy had been reduced for houses completed on or after 1st April 1955, by the Housing (Review of Contributions) Order 1954, which fixed the general standard Exchequer subsidy at £22 1s. 0d. per annum and decreased the rate contribution to £7 7s. 0d. per annum. The Order amended other subsidies correspondingly. But the total Exchequer contribution was continuing to rise and growing concern was expressed about this



increase. In an effort to slow down the rate of growth the 1956 Act reduced the Exchequer subsidy for building for general needs to £10 per house per annum. During the year the Housing Subsidies Order 1956 abolished this subsidy except in the case of one-bedroomed dwellings. The Act ended the previous statutory obligation upon local authorities to make a subsidy contribution from their rate funds, so that the benefit from any increase of rents could be put to reducing the rates. Optional subsidizing of new housing from the rate funds was still permissible however.

The subsidy for houses built for slum clearance purposes however was continued at £22 1s. 0d. per annum and this subsidy was also extended to houses provided to replace "prefabs" and for people rehoused from the temporary "squatters" camps. Special subsidies were continued for special purposes including expensive sites, flats (whatever the site-cost), tall buildings with lifts, houses in areas liable to subsidence, houses built with special materials and houses built for agricultural workers. Housing association building continued to be eligible for subsidy on the same lines as local authority housing.

### **The Housing Act 1957**

This Act consolidated the various enactments relating to local authorities' housing powers with the exception of those provisions relating to financial matters.

### **The Housing (Financial Provisions) Act 1958**

This Act completed the consolidation of housing legislation, by consolidating the financial provisions of the various Acts.

### **The House Purchase and Housing Act 1959**

The provisions of this Act apply mainly to local authorities' control of privately owned housing and are described in Section II. The Act applied the new "standard grant" to local authorities' own improvement schemes and the basis of Exchequer contributions was changed, being now related not to the annual deficiency but to the loan charges incurred in financing the carrying-out of the work.

### **The Requisitioned Houses Act 1960**

A small number of requisitioned properties were still held on the date stipulated in the Requisitioned Houses and Housing (Amendment) Act 1955 and the purpose of this Act was to prevent the occupiers becoming trespassers by giving local authorities an extension of time in which to release the houses.

The Act conferred on the Minister power to extend by order the period for de-requisitioning, for any particular local authority. The compensation rental paid to owners in the extension period was increased by half, and the Exchequer continued to meet part of the deficit on running costs, but the proportion was reduced from 75% to 25% to encourage early release.

### **The Housing Act 1961**

This Act dealt with subsidies, Exchequer loans to housing associations, improvement grants and "multi-occupation". Its main provisions as regards provision of housing by local authorities and housing associations were as follows:

1. *Subsidies* The object of the Act was to relate subsidies more closely to the housing financial resources of the authorities so as to give most help

to those having most difficulty in building new houses to let at rents the tenants could afford. Exchequer subsidy was made payable on all new houses built with the Minister's approval, whether they were for slum clearance, old people's dwellings, rehousing from over-crowded houses or some other purpose. Two basic rates of subsidy became payable, the higher rate, £24 per dwelling per annum for 60 years, being comparable with the rate payable up to 1956. This goes to authorities in greatest financial need: other authorities receive only £8 per dwelling per annum for 60 years. Whether an authority's new houses qualify for the higher or lower subsidy depends on whether in the financial year preceding that in which the houses are built its expenditure on all its houses as shown in the Housing Revenue Account exceeds the income (taking account of subsidies) it might reasonably be expected to receive from them on the basis of a formula laid down in the Act.

Earlier special subsidies for flats, expensive sites, subsidence precautions and special materials were continued unchanged.

As the financial need test applied to local authorities was inappropriate for housing associations, the basic rate of subsidy for them was put at £24. The Act also made it possible for the Minister to pay subsidy to them direct, instead of through a local authority.

The Act gave the Minister power to review the situation and to reduce or abolish subsidies which would otherwise be payable under the Act in future. He was also given power, after ten years, to reduce or abolish any subsidies already being paid under this Act although not those being paid under earlier legislation.

2. *Housing Associations* To encourage the building of new houses to let at cost rents, the Act provided a £25 million fund to enable Exchequer loans to be made to housing associations, which would, it was hoped, "prime the pump" and encourage the investment of private capital in building to let and for co-ownership by housing associations and lead to the provision of a substantial amount of new housing.

### **The Housing Act 1964**

Much of this Act is concerned with local authorities' control of privately owned housing, and is described in Section II, but the Act also contains important provisions for the encouragement of housing societies. The Act establishes a Housing Corporation with the general duty of promoting and assisting the development of a new kind of housing society defined in the Act. The Corporation are given power to make loans to societies to enable them to carry out their objects and for this purpose may borrow up to £50 million (which may be increased to £100 million) from the Exchequer. The Building Societies Association have recommended the scheme to their members and it is expected that housing societies will be able to raise about two-thirds of the money they need in the form of Building Society mortgages. The Corporation have powers to acquire land for societies—compulsorily if need be, though only if the local authority is unwilling to help—and to give architectural and other advice.

Amendments were made to improvement grant legislation to apply to local authorities own houses similar provisions to those made by the Act in respect of private houses.



## Section II

### Local Authorities' Powers of Control, and Assistance for Improvement and Purchase of Privately owned Houses

#### Introduction

Pre-war legislation had already established various powers in this field culminating in the Housing Act 1936. These powers extended to dealing with slum clearance and redevelopment and improvement areas; the demolition or closing of individual houses or parts of houses which were unfit for habitation and could not be made fit at reasonable expense; the power to compel the repair or improvement of houses which were unfit but could be made fit at reasonable expense (with power in default to do the work and recover the cost); supplementary powers to insist upon certain standards of amenities and to deal with overcrowding; and powers to lend money for house purchase for owner-occupiers.

#### The Housing Act 1949

The provisions of this Act affecting local authority housing are referred to in Section I. The Act also contained the following provisions affecting privately owned housing:

1. *Improvement Grants* The Act gave local authorities power, at their discretion, to make cash grants to private persons of up to half the approved cost of improving dwellings, or providing dwellings by conversion of houses or other buildings, where the estimated cost of the work was not less than £100 or more than £600. Three-quarters of the cost of these grants was borne by the Exchequer and one quarter by the local authority. The local authority had to be satisfied that the resulting dwellings would comply with a standard specified by the Minister, would have a future useful life of not less than thirty years, and that the applicant had an interest in the property for at least that period. It was made the duty of the local authority to fix the maximum rent which might be charged for any new dwelling provided and for any improved dwelling which had not been let in the preceding five years. Where it had been let in the last five years, the maximum rent was fixed to allow the landlord to add up to 6% of his net expenditure on work ranking for grant. A number of conditions were imposed, aimed primarily at keeping the premises in use as a private dwelling for twenty years.
2. *Encouragement of house purchase* Local authorities' powers to lend money to house purchasers under the pre-war Small Dwellings Acquisition Acts were extended, the main difference being that the limit on the market value of houses on which loans could be granted was increased from £1,500 to £5,000. At the same time powers in the Housing Act 1936 to lend money and to give guarantees to building societies to assist with loans to house-buyers were brought up to date, the main difference again being that the limit on the market value of houses eligible was raised from £1,500 to £5,000.
3. *Byelaws restricting overcrowding* The Act revived local authorities' power (which had lapsed) to make byelaws "as to the number of persons

permitted to occupy working class houses", but limited their operation to houses let in lodgings or occupied by the members of more than one family.

### **The Housing Repairs and Rents Act 1954**

1. *Improvement Grants* The top limit on the cost of work eligible for an improvement grant, set at £600 by the Housing Act 1949, and increased by Order to £800 in October 1952, was now removed altogether although the maximum grant was kept at £400. The thirty year "life" required of improved or converted dwellings was modified by a provision empowering local authorities to approve applications where satisfied that a dwelling was likely to last more than fifteen years. The permissible increase of existing rents was raised to allow the landlord to add to the rent up to 8% of his net expenditure on work ranking for grant instead of the 6% allowed by the Housing Act 1949. At the same time the specified standard to be reached in the amenities and state of repair of the dwelling was modified.
2. *Control of houses let in lodgings* The Act brought to an end pre-war legislation enabling local authorities to make byelaws "as to the number of persons permitted to occupy working class houses"; as to the registration and inspection of such houses; and as to various other matters such as provision of amenities, cleaning, redecoration, safety, ventilation and lighting of such houses. It replaced some of these provisions by others enabling local authorities to serve, on a person having control of a house let in lodgings or occupied by members of more than one family, a notice requiring him to either do works specified in the notice as necessary for rendering the premises suitable for occupation by the people living in the house, or to limit their numbers accordingly. The notices might cover natural lighting, ventilation, water supply, drainage and sanitary conveniences, and facilities for storage, preparation and cooking of food.
3. *Standard of fitness for habitation* The new standard of fitness (see Section I of this summary) was applied also to the local authorities' powers to require landlords to carry out repairs.

### **The Housing Act 1957**

As mentioned in Section I this was primarily a consolidating Act; it repeated the 1954 Act standard of fitness.

### **The House Purchase and Housing Act 1959**

The objects of this Act were to assist purchase for owner-occupation of older houses by improved building society mortgage facilities; to extend local authorities' powers to lend money for house purchase; and to simplify improvement grant procedure, which was cumbersome and restricting the rate of improvement.

1. *Loans for old houses* The Act conferred trustee status on building societies complying with certain conditions—notably that assets should not be less than £500,000. Such societies could then borrow money from the Exchequer at  $\frac{1}{2}\%$  below current interest rates which the Act allowed them to relend as 95% mortgages on houses built before 1919 and valued at not more than £3,000 in London or £2,500 elsewhere. The house had



- to offer adequate security and the purchaser had to be credit-worthy and want the house for his own occupation. Loans were for twenty years and at the current rate of interest. As a quid pro quo, building societies had to agree to lend from their own resources on similar terms for purchase for owner-occupation of inter-war houses.
2. *Local authorities' powers to lend for house purchase* At the same time the Act extended local authorities' powers to lend to purchasers for owner-occupation up to 100 % of the valuation of the property (instead of 90 %) and allowed them to lend money on houses valued at over £5,000.
  3. *"Standard" Grants* The Act introduced a new form of improvement grant called a "Standard Grant". Whereas the normal improvement grants were at the discretion of the local authority the new standard grants could be claimed as a right. They were of fixed amounts and payable only for equipping the house with as many of the five standard amenities as it lacked, viz.—bath or shower; washhand basin; hot water supply; W.C. in or contiguous to the house; and food store. The maximum amount for all five amenities was £155. The local authority had to be satisfied that the house when improved would have a future useful life as a dwelling of not less than fifteen years, and that the applicant had an interest in the property for at least that period. Houses so improved were subject to similar conditions and rent limits as were applied to houses improved with discretionary grants.
  4. *Discretionary Improvement Grants* The existing discretionary improvement grants were continued, but the conditions attaching to them were made rather less onerous and the period for which these applied was reduced from twenty years to ten. In fixing rents for improved dwellings not subject to a controlled tenancy, local authorities were empowered to take account of rents payable for similar dwellings in their area and fix a rent higher than the limits set in the Rent Act 1957.

### The Housing Act 1961

The provisions of this Act relating to local authorities' housing and to housing associations are mentioned in Section I above. Other provisions of the Act are:

1. *Improvement Grants* These were not changed but the permitted increase of rent (for houses subject to rent control under the Rent Act 1957) was again raised, from 8 % to 12½ %.
2. *"Multi-Occupation"* The Act gave local authorities new and greatly strengthened powers to deal with bad living conditions in houses in multiple occupation—that is, houses let in lodgings or occupied by members of more than one family.
- (a) *Management:* Section 12 empowers authorities to make orders applying management regulations laid down by the Minister to houses in multiple occupation which, owing to bad management, are in an unsatisfactory state. Broadly, the regulations cover the responsibility of the person managing the house for ensuring repairs, cleanliness and good order of the communal parts of the house; the proper maintenance of installations for water supply,

drainage, gas and electricity; the repair and good order of means of ventilation and of escape from fire; and the provision of refuse bins. Notice must be given of intention to make an order, and there is provision for the manager to make representations, which could take the form of an undertaking to remedy matters. If an undertaking is given the authority need not proceed with the order. There is also provision for appeal to the Courts and for revocation of orders. A copy of any order made must be displayed in the house.

Section 14 empowers local authorities to serve notices on house managers requiring the carrying out of specified works to make good accumulated neglect of management. A person served with a notice can appeal against it to a magistrates courts.

- (b) *Additional services*: Where a local authority consider that a house in multiple occupation is so far lacking in any of the essential facilities as to be not reasonably suitable for occupation by the number accommodated, they are empowered under section 15 to serve a notice specifying the works necessary to make the house suitable and requiring the person in control to carry them out. The notice may cover such matters as lighting, ventilation, water supply, personal washing facilities, drainage and sanitary conveniences, facilities for storing and preparing food and for space heating.

By Section 16 the local authority can also require the provision of means of escape in case of fire.

Section 17 provides for appeals against notices served under Sections 15 and 16, and Section 18 enables the authority to carry out the work in default and recover the cost.

- (c) *Limitation of over-crowding*: Section 19 of the Act empowers authorities to give directions fixing a limit on the number of individuals who should live in a house, whereupon the occupier is obliged to ensure that the number of occupants does not increase beyond that limit, or where the limit is already exceeded, that any vacancies arising are not re-filled.

## **The Housing Act 1964**

The Act is in four main parts. Three are mentioned here and the fourth is in Section I above.

1. *Compulsory Improvement* If a local authority are satisfied that any area in their district contains dwellings lacking the standard amenities (a hot and cold water supply at a fixed bath or shower, washhand basin and sink; a water closet; and a satisfactory food store) at least half of which could be brought up to the full standard and be expected to last fifteen years, they can declare it an "improvement area". They are then empowered to require landlords to improve their houses in the area, subject to rights of appeal and subject to the consent of the tenants. They can also compel improvement of tenement blocks, and of houses outside improvement areas at the tenant's request. All the houses to which the compulsory powers are applied must have an expected life of at least fifteen years when improved.



2. *Improvement Grants* Part III of the Act makes a number of changes in the law on improvement grants designed to encourage their greater use. Local authorities are now empowered to make standard grants towards the cost of some amenities where it is not practicable to provide all five at reasonable expense; the normal maximum of £155 for standard grant has been raised to £350 in those cases where a piped water supply or septic tank has to be installed or a bathroom built on; the period for which all the conditions of grant attach to a dwelling is reduced from ten years to three; maximum grants for conversion of houses of three or more storeys are increased from £400 to £500 per unit; and the rent limit for improved or converted dwellings not subject to controlled tenancies is now based on the 1963 gross annual value (instead of twice the 1956 gross annual value) or such higher limit as may be fixed by the local authority. This last provision does not apply to dwellings occupied under a controlled tenancy, where the rent limit remains as in the Housing Act 1961.

3. *Houses in Multiple Occupation* The Act also strengthens the powers of local authorities for dealing with unsatisfactory conditions in houses in multiple occupation.

- (a) *Improvement of existing powers:* A number of amendments have been made to the powers in the 1961 Act. These give authorities improved powers for recovery of the cost of works done in default where the landlord fails to comply with a "works" notice, and make wilful failure to comply punishable by fine or imprisonment. Powers are also included to prevent obstruction of the execution of a "works" notice; to authorize entry to houses, without prior notice (for example, to see if there is overcrowding—giving notice might result in evidence of overcrowding being temporarily removed); and to introduce forthwith schemes for registration of houses in multiple occupation.

The Act also forbids the eviction, without a Court order, of tenants of a house in multiple occupation in respect of which a local authority had made a Compulsory Purchase Order. The Court may suspend the operation of any order for possession until a decision on the confirmation of the Compulsory Purchase Order has been reached, subject to a maximum period of twelve months from the making of the Compulsory Purchase Order.

- (b) *Control Orders:* The Act provides a new and more drastic power for dealing with the worst cases of mismanagement of multi-occupied houses. If a house in multiple occupation is susceptible to or subject to remedial action under the Act of 1961, and if the local authority consider that living conditions in the house are a threat to the safety, welfare or health of residents, they may make a control order. As soon as the order is made the proprietor's rights and powers as regards the tenants are abrogated and the local authority can take over control and the proprietor is forbidden to interfere. The local authority collect rents and otherwise manage the property; they have to pay compensation of only half gross annual value for rating to the dispossessed proprietor and to draw up a scheme for carrying out remedial works and for recouping the cost from the estimated surplus rent income. An appeal can be made to the County

Court against the order or scheme but only *after* the order has been made. Unless it is revoked earlier by the Court or the local authority, a control order lasts for five years. At the end of that period the local authority hand back the house to the proprietor or his successor in title; any balance of the cost of works not recouped under the scheme remains a charge on the property and recoverable from the proprietor. There are also special provisions to overcome the difficulties sometimes experienced in the past as to service of notices and the like where the owner cannot be identified or found.

### Section III

#### Landlord and Tenant Law for Houses Not Owned or Controlled by Local Authorities)

##### Introduction

The principal pre-war legislation needing mention in this field was the series of Rent Restriction Acts, of which only the barest outline can be attempted here. Following emergency legislation during the 1914-18 war the Increase of Rent and Mortgage Interest (Restrictions) Act 1920 imposed a strict control upon rents, and protection of tenants against eviction except under Order of the Court (which could only be granted upon one or other of the grounds specified in the Act). With certain exceptions this was applied to every house or part of a house let as a separate dwelling where either the rent or the rateable value did not exceed £105 in London or £78 elsewhere in England and Wales, with provision for apportionment of the rent or rateable value where necessary to deal with cases of subletting or other division of houses. The principal exclusions from the operation of the Act were council houses; tenancies where the rent was less than two-thirds of the rateable value; houses built or converted into flats or the like after April 1919; furnished lettings; and cases where the rent included payment for board or attendance. In relation to furnished lettings however there was a provision putting a limit on the profit to be derived and imposing a penalty for extortionate charges. In all cases where the Act applied, rents were, generally speaking, controlled at 1914 level plus 15% of net rent, a further percentage increase in respect of repairs which were the landlord's responsibility, and, where he paid the rates, the power to pass increases of rates on to the tenant; a further percentage increase on the cost of improvements was also permitted. The charging of premiums or "key money" was prohibited. The Act also provided that on the death of a protected tenant the statutory protection should continue in favour of his widow or other member of his family who had been residing with him, but it was decided by the Court that only one such "succession" was permitted after which the statutory protection came to an end. Originally this Act was intended to be purely a temporary measure, but it was extended at various times down to 1939. The Rent and Mortgage Interest Restrictions Act of 1923 introduced the original "creeping decontrol" where the landlord came into possession of the property (except in certain cases) or granted to the



sitting tenant a valid lease for at least a minimum specified period, but with a saving provision for sub-tenancies. The Rent and Mortgage Interest Restrictions (Amendments) Act 1933 introduced "block decontrol" for all houses where either the recoverable rent or the rateable value was £45 or upwards in London (£35 elsewhere in England and Wales) but "creeping decontrol" under the 1923 Act was halted where the rateable value did not exceed £20 in London or £13 elsewhere. This Act also introduced a revised code governing the power of the Court to make Orders for possession; an Order was only to be made if the Court considered it reasonable to do so and either suitable alternative accommodation was shown to be available or the landlord could bring his case within one or other of eight specified grounds. Of these perhaps the ones most commonly invoked were: non-payment of rent or breach of other tenancy obligations; conduct causing a nuisance or annoyance; where the condition of the premises had deteriorated through acts or defaults of the tenant; where premises had been let to a former employee in consequence of his employment and were now required for another employee; and premises required by the landlord as a residence for himself or his parents, or a grown-up son or daughter, provided that he could prove the greater hardship. The Increase of Rent and Mortgage Interest (Restrictions) Act 1938 lowered the limits for "block decontrol" to £35 in London and £20 elsewhere in England and Wales. At the outbreak of war the Rent and Mortgage Interest Restrictions Act 1939 re-imposed full control under the 1920 Act as amended upon all houses then tenanted of which the rateable value did not exceed £100 in London or £75 elsewhere. This froze all rents at the 1939 level and permitted no increase at all except to meet increased rates payable by the landlord and a percentage on cost of improvements carried out after September 1939. It allowed nothing for increased cost of repairs.

In 1945 the Court decided that if a tenant shared essential living accommodation with his landlord the Acts did not apply to the tenancy at all; in subsequent cases it was held that a kitchen was an essential living room for this purpose, and that it made no difference whether the sharing was with the landlord or with another tenant.

A tenant who stayed on in occupation under the protection of these Acts became known as a statutory tenant.

#### **The Furnished Houses (Rent Control) Act 1946**

The Act provided for the setting up, in the areas to which it was applied, of Rent Tribunals with power to fix reasonable rents for furnished dwellings and those let at a rent which included payment for services. The Act did not apply automatically to all areas but could be applied to local authority districts, or parts of them, by order of the Minister after consultation with or representations by the authority concerned. Where a tribunal was set up, either the landlord or the tenant of premises within the scope of the Act, or the local authority, could apply to it for determination of the fair rent for the premises. This was then registered by the local authority, and it became an offence to require or receive a higher rent or any premium in addition to rent. A tenant who referred his case to the Tribunal was given security of tenure for up to three months after the hearing. Ordinary lodgings where board accounted for a substantial portion of the rent were not covered by the Act. The Tribunal's powers only applied if the tenancy contract was still current when application was made; if it had already expired or been validly terminated the Tribunal could not intervene.

The Act was made of temporary duration only, extended each year by the Expiring Laws Continuance Acts.

### **The Landlord and Tenant (Rent Control) Act 1949**

The Act was designed to deal with four limited aspects of Rent Control.

1. The operation of the Furnished Houses (Rent Control) Act 1946 was extended to the whole of England and Wales.

2. The Rent Acts of 1939 set no limit on the initial rent for dwellings let for the first time subsequently to 1939 and in the conditions of shortage which then existed this situation was being exploited by some owners who were charging excessive rents, often accompanied by premiums. To meet this situation Rent Tribunals (set up under the Furnished Houses (Rent Control) Act 1946) which were now extended to the rest of the country were empowered to fix, on application by landlord or tenant, reasonable rents for these dwellings. Loopholes in the provisions of the Rent Restriction Acts prohibiting the charging of premiums were also closed.

3. The exclusion from the operation of the Rent Restriction Acts of lettings where a tenant shared living accommodation (see preface) was causing hardship, and this was dealt with by providing that lettings in which living rooms were shared between tenants only were brought within the Rent Restriction Acts, and the Rent Tribunal procedure was extended to lettings which involved sharing of living accommodation with the landlord.

4. The three months security of tenure granted to applicants to Rent Tribunals under the Furnished Houses (Rent Control) Act 1946 had proved insufficient and Rent Tribunals were empowered to grant extensions on application. No extension might exceed three months, but no limit was placed on the number of extensions which could be given.

### **The Leasehold Property (Temporary Provisions) Act 1951**

The Jenkins Committee Report on Leaseholds\* in 1950 recommended (inter alia) that security of tenure under the Rent Restriction Acts should, subject to certain exceptions, be given to the occupying lessees of dwellinghouses upon the expiry of long leases where the rent was less than two-thirds of the rateable value of the premises and who were in consequence not entitled to the protection of those Acts. The Government announced that permanent legislation would take some time to prepare and the purpose of the 1951 Act was to give interim protection to those who most needed it until that permanent legislation could be introduced.

The Act extended until Midsummer 1953 on existing terms and conditions any long lease (i.e. for more than 21 years), due to expire before that date, of a house occupied by the lessee or his family. The permanent legislation was not quite ready in time and the operation of the Act was extended until Christmas 1954 by the "Leasehold Property Act and Long Leases (Scotland) Act Extension Act 1953".

### **The Housing Repairs and Rent Act 1954**

1. *Repairs and Rents* To encourage the repair of privately rented houses, most of which were still controlled at 1939 rents, the Act authorized an increase in the rent equal to twice the 1939 "statutory deduction" for

---

\* Leasehold Committee Final Report Cmd 7982 HMSO 1950.



rating purposes—the difference between the gross value and net value which was deemed to be earmarked each year for repairs and maintenance. This was based on the findings of the Girdwood Committee which had reported that repairs costs were then about three times their 1939 level. The increase could only be claimed on production of proof of recent repairs; it was subject to a “ceiling” on rents of twice the gross value; and only two-thirds of it could be claimed if internal decorative repairs were the tenant’s responsibility. For the purpose of these provisions it was also laid down that, in the absence of an express liability for the tenant to repair, the responsibility for repairs both internal and external was to be deemed to be the landlord’s. If at any time the landlord failed to keep the property in good repair the tenant could obtain a “certificate of disrepair” from the local authority and withhold the repairs increase. An increase in rent was also permitted where services were provided under an inclusive rent and the cost of these to the landlord had increased.

2. *Exclusions from the Rent Acts* The Act also provided that tenancies where the landlord’s interest was owned by a local authority (purpose-built council houses were already exempt), new town development corporation, housing association or housing trust, were not controlled tenancies under the Rent Restriction Acts. Houses completed after the commencement of the Act were also excluded.

#### **The Landlord and Tenant Act 1954**

The Act implemented the Government’s proposals based on the recommendations of the Jenkins Committee.\* Part I dealt with residential property and its object was to give security of tenure to lessees. As mentioned above, the Rent Restriction Acts did not protect a tenant if his rent was less than two-thirds of the rateable value of the house, and nearly all ground rents under long leases were less than that figure: accordingly the protection of the Acts was usually not available to the occupying ground lessee of a house on the expiry of his ground lease. The Act therefore provided that where a house was occupied by the lessee at the end of a long lease (i.e. over 21 years) the lease was automatically extended unless the landlord took the initiative in terminating it by notice in the manner provided in the Act. He could either seek possession on the various grounds permitted in the Act or make proposals for the creation of a statutory tenancy, the terms as to rent and repairs being settled either by agreement or by application to the County Court. (This was later varied by the Rent Act 1957 which provided that where the rateable value of the house is within the limits laid down by that Act the maximum rent was to be the rent limit under that Act.) The landlord could apply to the Court for a possession order on the grounds that he intended to redevelop the property, or that suitable alternative accommodation was available for the tenant, or that the tenant had not complied with the terms of the tenancy regarding payment of rent or rates or insuring the premises, or that the landlord needed the house for his own or relatives’ occupation, or that the tenant had behaved in a manner which constituted a nuisance. Sub-tenancies created with the written consent of the landlord were also protected.

Part II of the Act dealt only with business premises.

---

\* Leasehold Committee Final Report Cmd 7982 HMSO 1950.

## The Housing Act 1957

Although mainly a consolidating Act as regards local authorities and their powers, this Act also amended the law of landlord and tenant as regards the fitness of lower-rented houses for habitation. The Housing Act 1936, repeating earlier legislation, had provided that in the case of houses below certain rental limits a statutory condition and undertaking were implied that the house should be fit for habitation when let and should be kept so by the landlord during the continuance of the tenancy, excepting only if let for a fixed minimum period of at least three years upon terms that the tenant expressly undertook to put it into the required condition himself. The 1957 Act raised the value limits for new tenancies, extending these obligations to all houses let after 6th July 1957 at a rent not exceeding £80 per annum in London, and £52 elsewhere. The previous limits had been £40 in London and £26 elsewhere, which remained in force for tenancies created before the Act. The new standard of fitness (see Housing Repairs and Rents Act 1954 in Section I above) was applied for this purpose.

## The Rent Act 1957

The main provisions of the Act were as follows:

1. *Block Decontrol* At 6th July 1957 dwellings with a rateable value in 1956 of over £40 in London (the Metropolitan Police District) and over £30 elsewhere were released from rent control and, subject to the landlord giving any tenant in occupation at the time of decontrol a six months' notice, he could thereafter increase the rent of these dwellings and recover possession as he wished. There was, however, a standstill period of fifteen months during which no increase could be made without the tenant's consent and no notice to quit could take effect. If, however, landlord and tenant agreed on a new lease for at least three years the new rent could be charged at once—an incentive to landlords to grant three year leases.
2. *Extension of Block Decontrol* Power was given to the Minister to reduce the rateable value limits for decontrol, either generally or for particular areas or classes, by order.
3. *"Creeping" decontrol* Any letting of a house below the "block decontrol" value limit to a fresh tenant after the Act effected automatic decontrol.
4. *Furnished dwellings* The power of Rent Tribunals to fix rents of furnished dwellings was restricted to those with a rateable value in 1956 not exceeding £40 (£30 outside London).
5. *Rent increases* The rents of dwellings remaining under control were in most cases increased: previously rents depended on the rent at which dwellings had been let in 1939 but they were now related to the 1956 valuation for rating purposes. There were three possibilities:
  - (a) Where the landlord undertakes no repairs, the permitted rent was fixed at  $1\frac{1}{3}$ rd times the 1956 gross annual value for rating.
  - (b) Where the landlord does repairs but not internal decoration the rent was fixed at twice that gross annual value for rating.
  - (c) Where the landlord does all repairs and decorations the rent was fixed at  $2\frac{1}{3}$ rd times that gross annual value for rating.



Additions to the rent may be made for rates payable and services or furniture provided by the landlord, and also in respect of the landlord's share of the cost of improvements after allowing for any grants obtained. It was provided that before a landlord may increase the rent within these limits three months notice in the prescribed form must be given, and for the first six months during which the notice has effect, the increase may not exceed 7s. 6d. a week.

Where maximum rents permitted for houses improved with the aid of a grant were lower than the limits set by the Act, they were increased to those limits.

6. *Disrepair provisions* Tenants of controlled property can resist rent increases if the landlord is in default over necessary repairs. If the landlord fails to remedy the defects the tenant can apply to the local authority for a certificate of disrepair, and if this is granted the rent increase is suspended until the landlord remedies the defects. If a successful application is made for a certificate of disrepair more than six months after the notice of increase in rent has been given by the landlord—by which time the notice will already have taken effect—the rent is reduced to  $1\frac{1}{3}$ rd times the 1956 gross value.
7. *Premiums* Premiums for tenancies of dwellings decontrolled by the Act were made illegal for a period of three years and the definition of premiums contained in earlier legislation was widened to cover the requiring of loans and payment of rent in advance.
8. *Notice to Quit* It was also provided that any notice to quit, whether given by landlord or tenant, must be given at least four weeks before due to take effect. This applies to furnished and unfurnished lettings whether controlled or not, and also to lettings of Council houses and of houses owned by housing associations.

### **The Landlord and Tenant (Temporary Provisions) Act 1958**

This Act was designed to “cushion” the full impact of decontrol under the 1957 Act and provided that for a period of three years (i.e. until 1961) possession of decontrolled dwellings could only be obtained by Order of the County Court. In the meantime the tenant could remain in occupation on payment of a rent equal to twice the gross value of the dwelling plus rates and a reasonable payment for services or furniture provided by the landlord. If the landlord sought possession, the tenant could obtain suspension of the order if he satisfied the Court on four counts:

1. That he had not unreasonably rejected an offer of a new lease of 3 years or more.
2. That he had tried and failed to find other suitable accommodation.
3. That he was up to date with his rent.
4. That an order for possession if granted immediately would cause greater hardship to the tenant than its suspension would cause the landlord.

Initially, suspension of an order could be for three to nine months, but extensions of up to six months each could be granted on satisfying the Court again on the four points mentioned. The rent during the periods of suspension of orders for possession was to be at such rate as the landlord asked, but the Court could reduce it if satisfied it was beyond the tenant's means.

### **The Landlord and Tenant (Furniture and Fittings) Act 1959**

This Act, introduced as a Private Member's Bill, made it illegal to offer furniture or fittings at an unreasonably high price (an evasion of the laws against charging premiums for tenancies) and illegal to fail to give on request to would-be tenants a priced inventory of furniture or fittings offered. The penalty on conviction was a fine not exceeding £100. Local authorities were given powers of entry to assess the value of furniture and power to institute proceedings for any offence.

### **The Housing Act 1961**

The main provisions of this Act are referred to in Parts I and II above, but in addition to those provisions the Act makes landlords of houses leased for short terms liable for the repair of the structure and exterior of the premises and main installations (water, gas, electricity, sanitation and heating) and renders void any covenant seeking to put these obligations on to the lessee. This provision applies to all leases, whatever the rent or rateable value, for periods of less than seven years commencing after the passing of the Act.

### **The Landlord and Tenant Act 1962**

This Act, which was also introduced as a Private Member's Bill, for the most part consolidated and rationalized previous legislation on the provision and contents of rent books to be supplied by landlords in connection with weekly residential lettings. It did however contain several new features, and for the first time gave a weekly tenant whose landlord was a company the right to know the name and address of the secretary and also of every director of the company. One of the most important changes was that a landlord was obliged to provide a rent book in connection with any weekly residential letting, whatever the rateable value of the premises and whether or not it was a controlled letting. Penalties were prescribed for contraventions, and local authorities were given power to prosecute where there was an offence under the Act.



## APPENDIX II

### RACHMAN

The late Perec Rachman's story had already been told many times before we were appointed. Inevitably, from the responsible witnesses we have heard in the course of our enquiries, we have learned something of his activities, and while some aspects of these were relevant to our survey we did not regard it as part of our task to write his biography. But much of what was earlier said of him has been open to challenge on the ground that it was highly coloured, and it may be of some value if we record the facts which came to our notice.

Rachman was born at Lwow in Poland in 1919. He landed in this country in 1946 and served in the Polish Resettlement Corps for two years. On discharge he worked first as a tailor and later as a clerk in an estate office. In 1954 he acquired four houses in Shepherds Bush and from then until about 1959 he acquired an interest in a considerable number of residential properties in the area of West London around Notting Hill. He became director and shareholder in a number of small property companies. By about 1960 he lived in luxury in a large house in one of the wealthier roads in Hampstead. In 1960 he disposed of most of his residential property and in 1962 he died, leaving £72,830 gross, £8,808 net.

The methods used by Rachman were described to us by several witnesses. They told us that starting in a small way in 1954, he bought interests—mostly the short ends of long leases—in many of the larger houses that lend themselves to multiple occupation, situated in Notting Hill, Maida Vale, Paddington, Shepherds Bush and Earls Court. At the outset many of these were divided up into flats of some three or four rooms, let at controlled rents mostly under £2 per week. The purchases were financed with mortgages, which he seems to have had no difficulty in obtaining, notwithstanding the age and condition of the houses. Many of these were already in a poor state of repair following years of neglect in the War and after. Some of the statutory tenants in occupation would be offered a sum of money—the figure of £200 has been quoted—to give up their controlled tenancies, and flats so cleared would, in the days before the Rent Act 1957, be turned into furnished single-room dwellings. Furnished lettings were not subject to control under the Rent Restriction Acts, although the tenant or the local authority could apply to the local Rent Tribunal for a fair rent to be fixed.

The general shortage of rooms or flats to let meant that there was never any difficulty in letting at high rents. Rachman was not particular who the new tenants were, and prostitutes, who paid as much as £20 per week, appeared frequently in his property. As early as 1956 the police were watching his houses for evidence of prostitution, and on the occasions when they secured evidence this was passed on to the local authorities to consider prosecution. But it was never possible to obtain enough evidence to prove conclusively that Rachman knew about it: on being told of an instance, Rachman or his agents would profess to be astonished, and would indeed give the prostitute notice. A week or so later the police would find she had reappeared in another

Rachman property, and because of the way in which the properties were held by a complex of limited companies it was impossible to bring charges.

Coloured people, always in some difficulty in finding accommodation in the face of the shortage, made worse for them by racial prejudice, were welcome. Cheerful people, and given to much singing, to playing radiograms and to holding parties, they were not always appreciated as neighbours by the remaining statutory tenants in Rachman's houses. These started to move out, and what perhaps began naturally Rachman began to exploit, seeing, perhaps, no point in paying controlled tenants to go if they could be persuaded to do so by other means. We have referred in Chapter 7 to a number of forms such persuasion can take.

With the passing of the Rent Act 1957, such properties as were not immediately decontrolled became decontrolled automatically when the statutory tenant left. There was thus no longer any need to let rooms furnished, and what protection there had been for new tenants in the power to apply to the Rent Tribunal for a fair rent to be set was no longer available. High rents, and in some cases sales with vacant possession, produced a high return and this was combined with low overheads. Few repairs were ever done, and ground rent on the leases was seldom paid. With the houses vested in at least 22 small companies, being continually passed from one to another, it was not difficult to invalidate Public Health notices served by the local authority or to evade responsibility for dilapidations at the end of a lease.

In 1959 Rachman's operations reached their peak. There is some doubt as to their precise extent, though estimates of as many as 1,000 tenancies have been made. There is reliable evidence that there were at least 50 properties in Kensington, 37 in Shepherds Bush and 57 in other areas. He also had interests in other sorts of property, such as clubs and hotels.

One of our witnesses told us of an effort to counter Rachman's activities in April 1959. Some 25 of his tenants occupying furnished rooms were encouraged to apply to the Rent Tribunal for a reduction in rent. When 18 of them withdrew their applications, police help was sought. A very thorough investigation was made but the evidence that the applicants had been intimidated was not sufficient to warrant the bringing of charges. Nonetheless, the police, local authorities, the Board of Trade and the Inland Revenue Department began to make it increasingly difficult for Rachman. He turned his attention to other ways of making money and by the end of 1960 had disposed of practically all his residential property.

Rachman was, we were told, not the only one to exploit the housing shortage, nor was he alone in his use of brutality, but he seems to have been unique in the scale of his operations. Apparently he had no difficulty in obtaining finance and very able legal advice. It has been suggested that he was not particularly astute, and was merely a front for others. We have no evidence for or against this, and we have not sought any, since we did not regard investigations of that description as coming within the scope of our inquiry.



APPENDIX III

Inquiry into Abuses in  
Greater London (1962–1964)

*October 1964*

*London Housing Survey Research Unit*

# CONTENTS

*Page*

I INTRODUCTION .. .. .	255
II NUMBER OF CASES .. .. .	255
III LOCATION OF CASES .. .. .	256
IV TYPE OF ABUSE .. .. .	257
V TYPE OF ACCOMMODATION .. .. .	260
VI TENANTS .. .. .	263
VII LANDLORDS .. .. .	264
VIII POLICE .. .. .	266
IX LEGAL ACTION .. .. .	266
X SUMMARY .. .. .	267



## I. INTRODUCTION

In this inquiry two methods were used to gather information on the grosser forms of ill-treatment and intimidation of tenants by private landlords. First, all the local authorities and Citizens' Advice Bureaux in the Greater London Council area were asked to estimate the number and kind of abuses (as defined by the Committee) that had occurred in privately rented dwellings in their areas in the two year period 1962-1963 (see Annex I). The material gathered in this inquiry has to be treated with caution because officers were asked to remember cases and to quantify what they remembered. Unfortunately memories are not always reliable.

Second, to obtain more reliable material a survey was mounted to obtain details of the abuses currently occurring in privately rented dwellings in London. To this end, the help was again enlisted of responsible officers of all local authorities and Citizens' Advice Bureaux; National Assistance Board Offices, Rent Tribunals and Magistrates Courts covering the same area were also approached. They were asked to report any cases coming to their notice for the first time during the three months of February, March and April 1964. Details of each case were entered on a standard form provided (see Annex 2).

The 1964 inquiry was difficult and the findings have several drawbacks. Because of the different skills, roles and attitudes of the various reporting officers, and the fact that they were all busy doing other jobs, it was necessary to restrict the data requested on the form to a minimum. In Bethnal Green, Harrow, Sutton and Cheam and West Ham only three of the reporting organizations were able to participate. Even where participation was complete, some officers may have reported more comprehensively than others the cases coming to their notice. Reporting officers' interpretation and evaluation of cases may incorporate bias but this has had to be accepted. The information reported was received only from tenants and no check was made on the truth of the complaints. As most tenants approached officials hoping for some kind of help, it is possible that some cases are exaggerated. However, the Chairman of one of the Rent Tribunals who submitted several case histories to the Committee, subsequently reported "Most, if not all, of these statements have since been tested at hearings and have been found substantially correct", and the 1963 Tenant Inquiry suggests that the number of cases which actually occurred was three or four times the number which reached official notice.

## II. NUMBER OF CASES (1964 SURVEY)

In the three months of February, March and April, 1964, 790 cases of abuses were reported by officers of the various organizations in the Greater London Council area who were co-operating in the survey.\* If this period was representative of the whole year, which is hard to judge, the annual rate would be

---

\*Three hundred and ninety-six cases were reported by local authorities, 271 by Citizens Advice Bureaux, 76 by Rent Tribunals, 45 by the National Assistance Board and 2 by Magistrates Courts.

more than 3,000 cases. In addition, a further 240 cases were submitted which fell outside the scope of the inquiry.\*

### **Comparison with Past Abuses Survey (1962–1963)**

For the two years 1962 and 1963 officers of Local Authorities and Citizens' Advice Bureaux reported some 12,800 cases, an annual rate of 6,400. This is to be compared with an estimated annual rate of 2,670 cases reported only by Local Authorities and Citizens' Advice Bureaux for 1964, or 3,160 cases reported from all sources. It should not be assumed that the difference between the rate of abuses reported for 1962–1963 and those reported in 1964 necessarily implies a slackening in the rate of occurrence. Many factors may have contributed to this result, the most important of which may be inaccuracy in the numbers of cases remembered from 1962–1963 and the fact that officers of different organizations may have reported the same case. Another factor is the large amount of publicity given to the subject of ill treatment of tenants before the 1964 inquiry, which may on the one hand have inhibited some landlords, but on the other hand may have encouraged more tenants to come forward for advice.

## **III. LOCATION OF CASES**

The incidence of abuses seems to be almost entirely confined to the County of London and a few adjacent authorities (see Annex 3). In 1964, cases were reported from sixty of the eighty-six local authority areas constituting the Greater London Council area. However, 71 % of the cases were in the County of London, where cases were reported from twenty-seven of the twenty-nine local authority areas. The rest of the Inner Area contributed a further 24 % of cases, from all but one local authority area. Only 5 % of cases were reported from the Suburbs and Suburban Fringe. The comparable figure for 1962–1963 was 8 %.

In the Inner Area the three local authority areas from which reports of no abuses were received were the City of London, Shoreditch and Barnes. The City of London has very few privately rented dwellings. In Shoreditch most of the multi-occupied dwellings in which abuses previously occurred have been cleared by the local authority and most remaining dwellings are blocks of tenements owned by companies. This survey suggests that relatively few abuses can be attributed to companies. Barnes has a high proportion of owner occupied property and reports stated that though cases occasionally occur, there were none during the period of the survey.

Just over half of all cases fell in the nine boroughs of Willesden (84 cases), Wandsworth (62), Islington (56), Poplar (40), Lambeth (35), Paddington (34), Stoke Newington (34), Fulham (32) and Battersea (31)—408 cases in all. Further, 76 % of cases are contained in 20 % of local authority areas, in the above nine boroughs together with eight more, Camberwell (31), Woolwich

---

\*These were mainly cases of hardship rather than abuse, e.g. tenants given notice to quit by landlords (a) requiring vacant possession in order to carry out repairs, (b) following the placing of a Management Order on the house, (c) required under the 1961 Act to reduce the occupants or improve the amenities, (d) wishing to sell the property with vacant possession, (e) wishing to redevelop the site or (f) because of the pregnancy of the tenant's wife.

(29), Stepney (27), Hackney (24), Kensington (22), West Ham (21), Hammer-smith (21) and St. Pancras (16). Only West Ham and Willesden lie outside the County of London.

The number of cases reported per 1,000 privately renting households is a more satisfactory measure of the incidence of abuses in each local authority area, although it must be remembered that these figures are affected to some extent by the different attitudes of individual reporting officers. Comparing the cases reported in 1964 with 1961 Census figures of households in private lettings, the areas where the incidence was highest are shown below.

**Table III.1 Estimated annual rate of cases of abuse (1964) per 1,000 private renting households (1961)**

Poplar .. .. 15.2	Hammersmith .. 3.5	Bethnal Green .. 2.6
Stoke Newington.. 12.8	Edmonton .. 3.4	Penge .. .. 2.4
Willesden .. .. 10.0	Tottenham .. 3.2	Hornsey .. .. 2.3
Woolwich .. .. 6.4	Wanstead & .. ..	Finsbury .. .. 2.2
Battersea .. .. 5.2	Woodford .. 3.2	St. Pancras .. .. 2.2
Fulham .. .. 4.4	Wood Green .. 3.1	Heston & .. ..
Chingford .. .. 4.2	Southwark .. 3.1	Isleworth .. .. 2.2
Mitcham .. .. 4.2	Lambeth .. .. 3.1	Hampstead .. .. 2.1
Wandsworth .. 4.1	Finchley .. .. 3.0	Ilford .. .. 2.0
Camberwell .. 3.9	West Ham .. .. 3.0	Croydon .. .. 1.8
Islington .. .. 3.9	Hackney .. .. 2.8	Wimbledon .. .. 1.8
Paddington .. .. 3.6	Friern Barnet .. 2.8	Kensington .. .. 1.7

*Sources: 1964 Abuses Inquiry. Population Census 1961.*

This table suggests that in the worst areas between 1% and 2% of tenants had landlords who perpetrated abuses in 1964.

#### IV. TYPE OF ABUSE

Although the total number of cases reported was 790, the majority contained more than one abuse. In all, the 790 cases involved 1,589 abuses. Table III.2 represents these 1,589 abuses divided into different types and shows the proportion of cases in which they occurred. Examples of the different kinds of cases referred to in this report are summarized in Annex 4.

##### Comparison with 1962-1963 Abuses Survey

Arranging the types of abuses in order of frequency, the two surveys, 1962-1963 and 1964, show marked similarities.

Both inquiries show that illegal and unorthodox attempts to gain vacant possession are the most frequent abuses. Within this category, different methods of achieving this end have little significance. The difference between two inquiries on Abuse 12 also has little significance: this kind of "other abuses" category must inevitably be differently interpreted by reporting officers. Again, in abuse 10 "exorbitant rent" is open to different interpretations. In the 1964 inquiry, it was possible to exclude those cases where it



**Table III.2 Type of abuse**

Abuses	Abuses reported		Percentage* of cases in which the abuses occurred
	Number	% of total	
(1) Tenants illegally turned out of or excluded from their homes .. .. .	68	4	67
<i>With the object of securing vacant possession, tenants subjected to:</i>			
(2) Assault .. .. .	70	4	
(3) Interference with their accommodation or its services .. .. .	219	14	
(4) Interference with the tenant's personal possessions	81	5	
(5) Deliberate introduction of unwelcome or undesirable tenants into other accommodation in the building	35	2	
(6) Any other deliberate or persistent annoyance ..	217	14	
(7) Threat of any of items (1)-(6) .. .. .	263	17	2
(8) Tenants tricked or misled into leaving controlled accommodation .. ..	15	1	
(9) Rents in excess of controlled rents obtained for controlled property by threats or other improper means .. .. .	16	1	
(10) Exorbitant rents demanded as the alternative to eviction .. ..	110	7	14
(11) Deliberate withholding of rent books or the information which should be shown in them .. ..	289	18	37
(12) Any other form of abuse, persecution, ill-treatment or unfair practices to which tenants have been subjected .. .. .	206	13	24
	1,589	100	

\*These percentages add up to more than 100% because most cases involved more than one abuse.

seemed that the exorbitance of the rent had been related to the tenant's means rather than to the standard of accommodation provided, but we could not do this for the 1962-1963 cases.

**Table III.3 Comparison of abuses reported in 1964 with those reported in 1962-1963**

Abuses	Cases classified by "most significant abuse"	
	1964*	1962-1963
	%	%
1-7 Illegal evictions and unorthodox attempts to gain vacant possession ..	53	46
11 Deliberate withholding of rent books and/or information which should be shown in them .. .. .	17	21
12 Other abuses, (including reprisals) ..	14	9
10 Exorbitant rents demanded as the alternative to eviction .. .. .	12	13
9 Rents in excess of controlled rents obtained for controlled property by threats and other improper means .. ..	2	6
8 Controlled tenants tricked into leaving controlled accommodation .. ..	2	5
	<hr/> 100	<hr/> 100

\*The 1964 figures do not compare with those in Table III.2 because it was necessary to analyse only the abuse "most significant to the tenant", (rather than all abuses) in order to achieve comparability with the 1962-1963 inquiry, where cases were classified only by the most important abuse. (See Annexes 1 and 2).

The illegal and unorthodox attempts to gain vacant possession which occurred in 67% of cases reported in the 1964 inquiry (see Table III.2, Abuses 1-7) comprised a wide range of acts of considerable ingenuity. They included: beating up the tenant; stealing his possessions; putting dead rats on the floor, snakes in the bath or itching powder in the bed; cutting off water, electricity or gas; depriving the tenant of some of his accommodation; changing the lock and refusing a key; refusing admittance to the tenant's visitors; banging on the tenant's door for hours on end; interfering with the tenant's food; and threatening murder.

Perhaps the most startling fact to emerge is that, of the 953 abuses in this category, 517 occurred to tenants living in uncontrolled accommodation. The majority of these 517 abuses occurred in furnished accommodation and an unknown but probably small proportion of these tenants may have had a period of security of tenure granted by a rent tribunal, so that no legal means of eviction was possible. For the great majority of uncontrolled tenants, however, as far as is known, four weeks notice to quit in writing would have enabled the landlord to gain vacant possession legally. The

survey throws little light on the reasons why landlords chose the more elaborate alternatives, but the close proximity in which landlord and tenant were in many cases living, and the fact that in this situation any difference in way of life and any minor irritations become exaggerated, may constitute a partial explanation. It may be that these landlords are not "business men", and not accustomed to putting things on paper. They may well have, in addition, the traditional objection of the lower income groups to involvement with "the law". In cases of families with young children, or old people, the landlord may have been unwilling to incur the odium of giving formal notice to quit.

It is a legal requirement of weekly rented property that a proper rent book is provided, with such details as the landlord's name and address and the rent. However, in 289 cases (37%) the tenant had no such formal connection with the landlord (Abuse 11, Table III.2). It was reported that many tenants were unwilling to press for a rent book, fearing that this would lead to eviction. A few cases were reported where this had in fact happened.

The difficulty of deciding what constitutes an exorbitant rent (Abuse 10, Table III.2) has been mentioned above. By including, where possible, only cases in which the rent was reported as exorbitant in relation to the accommodation provided and excluding those where it seemed to be judged in relation to the tenants ability to pay, the number of exorbitant rent cases has probably been under-estimated. The generally low standard of accommodation described later, lends some support to this.

The 289 cases classified in Abuse 12 (Table III.2) include 74 cases in which landlords had taken reprisals against tenants for acting within their rights—for example calling in a Public Health Inspector or other local authority officer (22 cases), going to a Rent Tribunal, Citizen's Advice Bureau or National Assistance Board or simply asking for a rent book. This does not include those cases where the tenant, on being advised to take some course of action by a reporting officer, decided not to proceed for fear of eviction. Sixty-two of these seventy-four reprisals were threats of notice to quit or actual notices to quit.

## V. TYPE OF ACCOMMODATION

The results of the Inquiry suggest that these abuses were inflicted by landlords of some of the least satisfactory accommodation in London, in property which was in many cases grossly overcrowded, and badly converted, if at all. Most of the accommodation was not self-contained, and had shared domestic facilities. For this lack of privacy it appears, though the information is incomplete, that the tenant was usually paying a relatively high rent with no security of tenure.

Over two-fifths of the accommodation in which abuses occurred was furnished, whereas the 1961 Census shows that only a little over one-fifth of all private lettings were furnished (County of London).

Fewer cases occurred in controlled accommodation than might have been expected—only 34%, whereas 47% of privately rented accommodation was controlled in 1963. Whether fewer abuses occur in this kind of tenancy, or whether for some reason (e.g. old age) controlled tenants are less likely to report such abuses can only be a matter of speculation. There was a smaller



proportion of older tenants among our cases than in the privately rented sector as a whole. Sixty-five per cent of abuses occurred in uncontrolled lettings (both furnished and unfurnished). In London in 1963\* uncontrolled lettings constituted 53% of all private tenancies.

A high proportion of the tenants who suffered lived in multi-occupied dwellings, 83% in "rooms", rather than self-contained accommodation. The comparable percentage for the whole of the privately rented sector in 1963 was 59% (These figures are not strictly comparable as the definition of self-contained in the two surveys was not identical. In the Abuses Survey accommodation was defined as self-contained when neither bathroom, kitchen, W.C. nor rooms were shared: from the 1963 Tenant Inquiry a singly occupied house or purpose built flat has been taken as a self-contained dwelling.) The lack of privacy suffered by these tenants is illustrated by the high proportion of tenants who were sharing the basic domestic facilities of kitchen, bathroom and W.C.† The table below compares these with the figures for all privately renting households in London in 1963 according to the Tenant Inquiry.

**Table III.4 Domestic facilities available**

Domestic facilities	Abuses Cases, 1964	All private renting households, 1963
	%	%
Sole use of W.C. .. ..	28	60
Shared W.C. .. ..	71	37
No use of W.C.* .. ..	—	3*
Sole use of bathroom .. ..	12	38
Shared bathroom .. ..	30	23
No use of bathroom .. ..	58	39
Sole use of kitchen .. ..	52	85
Shared kitchen .. ..	19	4
No use of kitchen .. ..	28	11

*Sources: 1964 Abuses Inquiry. 1963 Tenant Inquiry.*

\*No use of a W.C. in or attached to the dwelling. The W.C. was outside and detached from the dwelling.

Accommodation in which abuses occurred was considerably less well provided with these three facilities than private rented property as a whole. In addition, only 9% of households had sole use of all three amenities, while 11% shared all three. Nineteen per cent had access to neither a bathroom nor a kitchen.

\*1963 Tenant Inquiry. All statistics from this source relate to the London conurbation rather than the Greater London Council area.

†Where such information was not reported, it has been assumed (a) that there was access to a W.C., and (b) that a kitchen/cooker on the landing was shared if the accommodation was of only one room, but that it was for the sole use of the household if the accommodation was of two or more rooms.

In abuses cases small dwellings of one and two rooms predominated, although households of four persons and over formed a large part of those who suffered. Sixty-eight per cent of abuses occurred to households living in one or two room lettings. The average size of letting was 2.1 rooms compared with an average of 3.4 in all privately rented lettings in the conurbation in 1963.

That this distribution of dwelling sizes implies a severe degree of overcrowding, is illustrated by comparing persons per habitable room\* available for the sole use of the households in the Abuses Inquiry with comparable figures for all private renters in 1963 from the Tenant Inquiry.

**Table III.5    Persons in relation to habitable rooms**

Persons per room	Abuses cases, 1964	All private renting households 1963
	%	%
Over 2 persons per room ..	21	2
Over 1½ persons up to 2 ..	17	6
Over 1 person up to 1½ ..	11	9
Number of persons equal to rooms .. .. .	23	23
Over 1 room per person ..	28	60

*Sources: 1964 Abuses Inquiry. 1963 Tenant Inquiry.*

The 1963 Tenant Inquiry also assessed overcrowding in another way, using part of the statutory overcrowding standard.† Of all households in privately rented property in London in 1963, 2% were statutorily overcrowded: the comparable Abuses Inquiry figure was 22%.

In spite of the fact that these households occupied accommodation of a low standard, rents were relatively high, as is shown in Table III.6.

Sixty-four per cent of households in this inquiry were paying rents of over £2 0s. 0d. compared with only about 40% of all private renters in the County of London in 1962, according to an unpublished Rowntree survey. Thirty-seven per cent of households in the Abuses Inquiry were paying over £4 a week compared with less than 10% of all renters in the County of London (Rowntree). The larger the accommodation, the lower was the rent per room.

\*We have included all rooms except kitchens and bathrooms although there are indications that some rooms were, in fact, uninhabitable.

†	<i>No. of habitable rooms</i>	<i>Permitted No. of equivalent persons</i>
	1	2
	2	3
	3	5
	4	7½
	5 or more	2 per room

Child under one year not counted. Child over one and under ten counted as half. The part of the standard not used relates to the size of rooms.

Three aspects of accommodation seem to have a bearing on the type of abuse experienced: first, the tenure of the accommodation; second, the size of accommodation; and third, the sharing of facilities.

Tenure: Cases of illegal eviction and of tenants lacking rent books, or the proper information which should be shown on them, were more common in furnished than in unfurnished accommodation. Exorbitant rents were demanded as the alternative to eviction from a higher proportion of tenants of unfurnished than of furnished accommodation.

**Table III.6 Weekly rent (inclusive of rates)**

Weekly rent (inclusive of rates)	Abuses cases
	%
Less than £1 10s. 0d. .. ..	19
£1 10s. 0d. to less than £2 0s. 0d. ..	13
£2 0s. 0d. to less than £2 10s. 0d. ..	8
£2 10s. 0d. to less than £3 0s. 0d. ..	9
£3 10s. 0d. to less than £4 0s. 0d. ..	10
£4 0s. 0d. to less than £4 10s. 0d. ..	10
£4 10s. 0d. to less than £5 0s. 0d. ..	12
£5 0s. 0d. to less than £7 10s. 0d. ..	12
£7 10s. 0d. or more .. ..	3
Not known.. ..	4
	<hr/> 100

SIZE OF ACCOMMODATION: Ninety-one per cent of illegal evictions occurred to tenants in one and two room lettings.

SHARING OF FACILITIES: It is an obvious hypothesis that certain sorts of abuse are more likely to occur where the basic facilities of kitchen, bathroom and W.C. are shared with other households: assault, interference with the accommodation or its services, and interference with personal possessions did in fact occur more frequently where any of these facilities were shared.

## VI. TENANTS

Two-fifths of household heads among our cases were aged under 35, a high proportion. Another two-fifths were aged 35-64 and slightly less than one-fifth were aged 65 and over. In addition, about two-fifths of the abused population were families with children under 16, a high proportion for private renters in Greater London. It seems that the section of the population most vulnerable to abuse was young couples with children under 16. Single person households of under pensionable age also seemed to be vulnerable but, perhaps surprisingly, households containing one or two people of over pensionable age were under-represented in reported cases. It may be that older people are less inclined to take positive action about abuses until the situation becomes intolerable rather than unpleasant. Alternatively, it may be that



landlords find older people more satisfactory as tenants than young people, or exercise more compassion towards them.

A disproportionate number of abuses occurred in medium and large households. Half of the households reporting abuses were of three or more people whereas among all private renters in 1963, 41% were of this size. Large households were particularly vulnerable; 8% of Abuses Survey households contained six persons and over, compared with 3% of all private renters.

Although very little information on income was collected, it is obvious that a disproportionately large number of households suffering abuses were at the lower end of the income scale. Four-fifths of the principal wage earners were manual workers. A high proportion were unemployed.

Nearly a half of tenants suffering abuse had been in their homes for less than two years, compared with only about a quarter of all private renters in 1963.

## VII. LANDLORDS

No information was asked on the questionnaire about the landlord because it had become evident in the course of the pilot inquiry that tenants were frightened to give these details in case their landlord should hear that they had complained. However, a certain amount of information about the type of landlord was volunteered.

It seems that in the great majority of cases (95% of cases where this was reported) the landlord was an individual, but it is not known in how many instances these individuals were in fact operating as companies. In the 1964 Landlord Inquiry the comparable figure for multi-occupied privately rented accommodation in London was 64% and for singly occupied privately rented property was much lower.

For half of the cases reported, there was no mention of whether the landlord lived on the premises. For those cases where the information was given or where some such assumption could reasonably be made from the evidence, three out of five landlords were living on the premises

Less than 20% of questionnaires (136) contained any information about whether the landlord had recently acquired the property in question or had held it for a long time. Of these, only 20 cases involved landlords of longer standing than 5 years as opposed to 116 cases of landlords of 2 years or less. It may be that new or recent landlords were usually reported as being an interesting aspect of the case. It is therefore possible that the 116 new or recent landlords mentioned is the total in the 790 cases (15%). On the other hand, it is possible that new landlords were as common in cases where this data was not reported as in cases where it was: if this were so, 674 of the 790 cases (85%) would involve landlords of 2 years or less. While no firm conclusion can be reached on these figures it seems likely that the proportion of new or recent landlords is nearer to 15% than to 85%.

The limited amount of information collected about landlords suggests that in many abuses cases there is between landlord and tenant a relatively close face-to-face relationship, in which any tensions are liable to be magnified. In fact, 88% of the unorthodox or illegal attempts to gain vacant possession were made by the landlord himself, rather than by a third party.

### Foreign landlords

No questions were asked in the questionnaire about the nationality of the landlord, but landlords of foreign origin were mentioned by reporting officers in 129 cases (16%). Other foreign landlords may not have been reported, and some of those reported may have been naturalized British subjects. It is not known what proportion of all privately rented property in London is owned by foreign landlords but, according to the 1964 Landlord Inquiry, some 20% of individual landlords (as distinct from companies) were born outside the United Kingdom.

Because of the relatively small number of these cases, any conclusions must be treated with caution. But it appears that the 16% of landlords that were thought to be of foreign origin were responsible for about a third of the cases of assault as a means of gaining vacant possession, more than a third of the cases of deliberate introduction of undesirable or unwelcome tenants for the same purpose, rather less than a third of the cases of interference with personal possessions, and a quarter of the cases of interference with accommodation or its services. As can be seen from Table III.7, there was a higher incidence among these foreign landlords of attempts to secure vacant possession by illegal and undesirable means. The figures given are percentages of the 346 abuses (reported on the 129 questionnaires) known to involve foreign landlords, compared with percentages of the total 1,589 abuses reported in the inquiry as a whole.

**Table III.7 Abuses known to involve foreign landlords**

Type of Abuse	Abuses by foreign landlords	Abuses by all landlords
	%	%
(1)-(7) Illegal evictions and un-orthodox attempts to gain vacant possession	74	60
(10) Exorbitant rents demanded as the alternative to eviction .. ..	3	7
(11) Deliberate withholding of rent books and/or the information which should be shown in them ..	14	18

Fifty-two per cent of the cases where foreign landlords were involved related to controlled tenants, compared with 34% of all cases. Several witnesses suggested to the Committee in evidence that some foreign landlords are unaware when they buy houses of the security of tenure enjoyed by controlled tenants; that such security may be alien to their experience in their own country; and that they tend to treat controlled tenants as they themselves have been treated as uncontrolled tenants.

Cases of failure to provide a rent book were no more frequent among foreign landlords than among those of British birth. Fifty-four per cent of

those lettings by foreign landlords were rented at less than £2 0s. 0d. compared with 32% for the inquiry as a whole, though this is partly due to the fact that a high proportion of them were controlled. Lettings owned by these foreign landlords may also have been smaller than average.

## VIII. POLICE

For those cases of abuse (items (1)–(7)), where unorthodox or illegal means were used to obtain vacant possession, questions were asked about whether police assistance or legal action had been sought and with what result. Police assistance had been sought in 34% (180 cases) of the cases where such abuses had occurred. No data was collected to explain why police assistance was not sought in the other cases.

In 166 cases, we know the result of this request for police assistance. In something over a quarter of these cases (46) the police themselves took action either by physically righting the abuse, by taking legal action themselves against the offender, or in a few cases by taking the tenant to welfare accommodation for the homeless.

In about a third of these cases (59), the police gave advice to the tenant either to take the matter further legally, or to consult such an organization as the local authority, Rent Tribunal, or Citizen's Advice Bureau.

In another third of these cases (59) it is reported that the police took no action. In 39 of these cases they felt that they could not intervene in something which was a civil matter; in most of the other cases where no action was taken no explanation was given. In two cases the police had taken statements from tenants but nothing further was reported.

All these 39 cases where the police felt themselves unable to intervene in what was a civil matter, involved multiple abuses. Although it is not always clear from the reports at what stage of the proceedings police assistance was sought, it is clear that an extremely tense and complex situation had arisen in each instance. Some would undoubtedly have been very difficult for any police officer to sort out on the spot.

## IX. LEGAL ACTION

### (a) *Legal Advice*

In cases involving Abuses 1–7, informants were asked to report whether legal action had been taken and with what results.

For the purpose of analysis, tenants have been divided into:

- (a) those who went to a solicitor to take legal advice
- (b) those who took legal proceedings (i.e. went to court or took out a summons).

Those cases for which we have information on legal proceedings are mainly those for which we have no information on what legal advice was sought. Conversely, we do not know the results of all visits to solicitors. Hence the figures for those who sought legal advice and those who took legal proceedings do not overlap. In some cases competent legal advice as to the tenant's and landlord's rights had been given to the tenant by the officer reporting the case. We were interested, however, in the much narrower field of the use made



of the legal machinery and profession, and only cases where the tenant visited a solicitor either in his private practice or at a legal advice centre have therefore been included.

In almost a third (32%) of cases where unorthodox or illegal means were used to obtain vacant possession legal advice was sought from a solicitor or legal advice centre. A further quarter (26%) of tenants had been advised to seek such advice or were thinking of it.

In only half of the cases in which legal advice was sought, was the action taken by the solicitor reported. In most cases the solicitor suggested legal proceedings or took the matter up with the landlord. In the rest of these cases, the solicitor either advised the tenant of his legal rights or sent him to one of the agencies that would do this. In only a very small proportion of the cases did the solicitor advise the tenant to take no action (9 cases).

Very little was reported about the results of such action by solicitors since for the majority of cases nothing further was known to the reporting officer or if it was, it was only the fact that legal proceedings had actually been taken.

#### *(b) Legal proceedings*

The information available from this survey on legal proceedings is sketchy and inconclusive because it had not been possible to ask reporting officers to follow up the cases and they were reporting only cases which came to their notice for the first time. Since the decision to take legal proceedings would not necessarily have been taken at an early stage, the survey findings must understate the number of legal proceedings which actually arose from reported cases.

On the details given it seemed that grounds for legal proceedings of one sort or another probably existed in rather more than 500 of the cases reported. In 129 cases we know whether or not legal proceedings had been taken: in only 63 of these cases had legal proceedings been taken or decided upon. We know even less about the results of these cases, having such information for only 24 cases. Fifteen were found in the tenant's favour, in 6 both parties were bound over to keep the peace. No conclusions can be drawn from such small numbers.

## X. SUMMARY

In this inquiry, reports were collected of abuses that had come to the notice of Local Authorities, Citizen's Advice Bureaux, Rent Tribunals and the National Assistance Board in the Greater London Council area. In February, March and April 1964, 790 cases were reported (a rate of more than 3,000 a year). The number of cases reported for 1962-1963, estimated retrospectively, was appreciably higher. Some two-thirds of the 1964 cases (an annual rate of about 2,000) were the more flagrant abuses—illegal eviction, and the attempt to secure vacant possession by assault, intimidation and ill-treatment of tenants. There is reason to believe that in 1964 the cases that occurred were three or four times the number that were reported.

Most of the cases seem to occur in some of the worst multi-occupied property in London and demonstrate how uncomfortable it can be to live under such conditions. Many different types of property are involved but the picture that emerges most clearly is of two rooms with a shared W.C. in an obsolete house in the County of London. Crowded into these two rooms

are a young manual worker, his wife and children, paying a high rent. (This picture of the tenant and his dwelling is markedly similar to that revealed by the London County Council's survey of homelessness). The landlord bears little resemblance to the "big businessman" or "slick operator" stereotypes—instead he is in a small way of business, perhaps sub-letting part of his own home and living in close proximity to the tenant, in conditions which exacerbate all disagreements.

Against this background the fact that over half of the abuses took place in decontrolled property from which the tenant could, instead, legally have been given four weeks notice to quit, becomes more comprehensible. It becomes possible to envisage in these housing conditions not only an illegal eviction, the "beating up" of a tenant, the theft of his possessions by the landlord, and the placing of dead rats or snakes in his accommodation, but also such petty and vindictive actions as turning off water, electricity or gas, changing a door lock and refusing the tenant a key, making excessive noise at night with the intention of keeping the tenant awake, refusing admittance to the tenant's visitors, and turning a tenant out of his home because he had complained to the Public Health Department about the condition of the dwelling.

In only a minority of reported cases was the tenant's distress mitigated by either the police or the law.

**London Housing Survey. Inquiry into "Rachman"-type Abuses (1962-1963)**  
Privately rented property

Type of Case  In cases of multiple abuse in one tenancy, count each case only once, under the abuse you consider most important.	Please fill in this column first. 1. Has this type of case (see list in column 1) been brought to the notice of any of your officers as occurring in your area since the beginning of 1962?		If Yes to question 1				4. In which wards did these cases mainly occur?	
	Tick appropriate column		Tick appropriate column					
	Yes (2)	No (3)	2. About how many cases have been brought to the notice of your officers as occurring in your area since the beginning of 1962? (We know this question is difficult to answer, but please make the best guess you can) A under 5 B 5-9 C 10-19 Insert D 20-49 Appropriate E 50-99 letter F 100+ (4)	3. Are the cases brought to the notice of your officers as occurring in your area increasing, decreasing, or occurring at about the same rate as since the beginning of 1962?	Increasing (5)	Decreasing (6)	About the same (7)	(8)
(1)								
1. Tenants illegally turned out of, or excluded from their homes								
<i>With the object of securing vacant possession</i>								
2. Assault								
3. Interference with the accommodation or its services								
4. Interference with the tenant's personal possessions.								
5. The deliberate introduction of undesirable or unwelcome tenants into other accommodation in the building.								
6. Any other deliberate and persistent annoyance. (Please specify overleaf).								
7. The threat of any of items 1-6 above.								
8. Tenants tricked or misled into leaving controlled accommodation.								
9. Rents in excess of controlled rents obtained for controlled property by threats or other improper means.								
10. Exorbitant rents demanded as the alternative to eviction.								
11. Deliberate withholding of rent books or the information which should be shown in them.								
12. Any other form of abuse, persecution, intimidation, ill treatment or unfair pressure or practices to which tenants (whether in controlled or uncontrolled accommodation) have been subjected. (Please specify overleaf).								

Officer's Signature and telephone number.....

Local Authority/Organisation.....

Date.....

Inquiries on this questionnaire should be put to Mrs. B. Adams, Senior Research Officer, London Housing Survey, 12 Tothill Street, S.W.1.  
Tel. VICToria 8540 Ext. 310.



## LONDON HOUSING SURVEY

*Inquiry into "Rachman" type Abuses in privately rented dwellings (1964)*

## PURPOSE AND METHOD OF THE INQUIRY

The Minister of Housing and Local Government recently set up a committee under the chairmanship of Sir Milner Holland Q.C. to inquire into the use and management of rented dwellings in Greater London. One important aspect of the committee's work is to determine the nature and extent of the grosser forms of ill-treatment and intimidation of tenants of which allegations have been made recently, and the kinds of families involved. The inquiry covers both furnished and unfurnished, rent controlled and decontrolled dwellings.

To this end, the Committee has asked your organization among a number of others to arrange for those of their officers who are likely to come across such cases in the normal course of their duties to complete a standard form about each case. Details are required of each case arising during the three months starting February 1st 1964.

The Committee would be grateful for your help in this matter. They realize the extra burden which recording will put upon busy officers but are convinced that there is no satisfactory alternative method of obtaining this information.

## INSTRUCTIONS

It is particularly important that you should complete a form for every case coming to your notice so that a reliable estimate can be made of the scale of these abuses. However, you are not asked to make a special search for cases, but rather to report all those coming to your notice.

For your guidance a specimen completed form is attached.

Please do not complete the form in the presence of the tenant or complainant, as this may result in his refusing to give the information lest his complaint should come to the notice of his landlord. In fact, this could not happen. The Committee gives complete assurance that all personal details recorded will be treated confidentially. However, to avoid all risk of identification, neither tenants' names nor their full addresses are required. Landlord's names and addresses are not required either, as the Committee will not take action on individual cases but will use them to build up a picture of abuses to present to the Minister.

You may find it difficult, without referring to the form, to remember to ask the tenant for all the details required. You may find it helpful to list the details required in the notebook which you use in the normal course of your duties.

Please make every attempt to obtain all the details requested for each case, as these have been reduced to the minimum. However, it is realized that there may be occasions on which it would be inappropriate to press for some details. If you are unable to obtain some, or even most, of the details, you should nevertheless return the form, however incomplete.

If you are in any doubt about the eligibility of a case, please include it. Cases where an abuse is a relatively minor aspect of another problem should also be included.

Page 1. Start by putting a double ring round the number corresponding to the abuse most significant to this tenant. Put a single ring round any other abuses.

The name of the street and the postal district are needed to prevent duplication when the case is reported by different officers.

The occupation of the head of the household should be given as fully as possible, so that an estimate can be made of his/her income group. If for your own purposes you collect information on income, please record it.

Number of rooms occupied. Enter a number or numbers in the top box and then ticks in the boxes below. Record a kitchen-living room as a living room, but a kitchen on the landing as a separate kitchen. Enter "none" where this applies.

Number in household and age. Enter each member of the household in the box opposite his/her age group. Exact ages are not required. Include your informant. If you do not know the age of a person but only the sex, enter him/her in the box marked "Age not known".

Page 2. Description of case. Please describe the case as fully as possible.

Officers' comments. The officers' own views on the case and any additional relevant facts about the dwelling or the household will be welcomed.

At this stage your work on the form will be finished. You are not asked to record any subsequent developments in the case.

The survey is likely to prove more effective if you will treat it as confidential.

The Committee wish to thank you in advance for your co-operation in this matter.

## SPECIMEN

CONFIDENTIAL

## LONDON HOUSING SURVEY

## Inquiry into 'Rachman' type Abuses in privately rented dwellings (1964)

This form should be completed for any case which falls into one or more of the following categories and comes to the notice of an officer for the first time between 1st February and 30th April 1964. In the list below please put a double ring round the number corresponding to the abuse most significant to this tenant, and a single ring round any other abuse.

1. Tenants illegally turned out of, or excluded from their homes, e.g. controlled tenants without a County Court order; decontrolled tenants without four weeks notice; and furnished tenants during a period of security granted by a Rent Tribunal.

## With the Object of Securing Vacant Possession, Tenants Subjected to

2. assault;
- (3) interference with their accommodation or its services e.g. turning off water supply;
- (4) interference with the tenant's personal possessions;
5. the deliberate introduction of undesirable or unwelcome tenants into other accommodation in the building;
6. any other deliberate or persistent annoyance e.g. noise;
7. the threat of any of items 1-6 above (specify which ....);
8. Tenants tricked or misled into leaving controlled accommodation.
9. Rents in excess of controlled rents obtained for controlled property by threats or other improper means.
10. Exorbitant rents demanded as the alternative to eviction.
11. Deliberate withholding of rent books or the information which should be shown in them.
12. Any other form of abuse, persecution, ill-treatment or unfair practices to which tenants (whether in controlled or uncontrolled property) have been subjected.

## PLEASE FILL IN THE CLASSIFICATION BELOW

For office use

Tenant's address (omit number of house but give street and postal district)

Mander Road. N.W. 12.

Length of tenancy

3 yrs.

Weekly rent, including rates

£2.10

Services included in the rent

electricity

Occupation of head of household

builder's labourer

furnished	<input checked="" type="checkbox"/>
unfurnished	<input type="checkbox"/>

No. of rooms occupied by tenant's household	Own	Shared
	1	
Plus separate kitchen	cooks in own room	
bathroom		
W.C.		<input checked="" type="checkbox"/>

INSERT

controlled	<input type="checkbox"/>
not controlled	<input checked="" type="checkbox"/>

TICKS

OR

FIGURES

whole house	<input type="checkbox"/>
self-contained flat or maisonette	<input type="checkbox"/>
rooms	<input checked="" type="checkbox"/>
other (specify)	<input type="checkbox"/>

AS

APPROPRIATE

Age	Number in tenant's household	
	Males	Females
Under 10		
10 - 15		
16 - 34		
35 - 64	1	
65+		
Age not known		
Total	1	



DESCRIPTION OF CASE

For office use

Tenant says landlady, who lives in same house, has been 'on at him' to leave for some time but has not served proper notice. On Saturday when he came home from work he found his door locked with a new lock and his possessions retained by the landlady, who refused to give them up. He went to stay with a friend and expects to be able to find another room but is very worried about losing his radio, clothes, etc.

FOR CASES IN CATEGORIES 1-7 OVERLEAF

1. Was the act complained of done by 1) the landlord himself ☒   
 (Tick person and if 3) or 2) the agent   
 specify, e.g. bailiff ☐ or 3) any other person?
2. Was Police assistance sought concerning the abuse? Yes   
 If Yes b) With what result? They sent him to C.A.B.
3. a) Has legal advice been sought concerning the abuse? Yes.   
 b) Have legal proceedings been taken concerning the abuse? Not yet, but may   
 be taken to recover   
 If Yes c) What? goods.   
 d) What was the result?

Officer's Comments

Catter was referred to a solicitor.

Officer's signature

A Smith

Officer's telephone number

X 1834 Ext 71

Local Authority/Organisation

XYZ Urban District.

Date 10 Feb.

Inquiries on this form should be addressed to Mrs. B. Adams, London Housing Survey, 12 Tothill Street, S.W.1. Tel. VICTORIA 8540 Ext. 310

## SPECIMEN

CONFIDENTIAL

## LONDON HOUSING SURVEY

Inquiry into 'Rachman' type Abuses in privately rented dwellings (1964)

This form should be completed for any case which falls into one or more of the following categories and comes to the notice of an officer for the first time between 1st February and 30th April 1964. In the list below please put a double ring round the number corresponding to the abuse most significant to this tenant, and a single ring round any other abuse.

1. Tenants illegally turned out of, or excluded from their homes, e.g. controlled tenants without a County Court order; decontrolled tenants without four weeks notice; and furnished tenants during a period of security granted by a Rent Tribunal.

With the Object of Securing Vacant Possession, Tenants Subjected to

2. assault;
3. interference with their accommodation or its services e.g. turning off water supply;
4. interference with the tenant's personal possessions;
5. the deliberate introduction of undesirable or unwelcome tenants into other accommodation in the building;
6. any other deliberate or persistent annoyance e.g. noise;
7. the threat of any of items 1-6 above (specify which ....);
8. Tenants tricked or misled into leaving controlled accommodation.
9. Rents in excess of controlled rents obtained for controlled property by threats or other improper means.
10. Exorbitant rents demanded as the alternative to eviction.
11. Deliberate withholding of rent books or the information which should be shown in them.
12. Any other form of abuse, persecution, ill-treatment or unfair practices to which tenants (whether in controlled or uncontrolled property) have been subjected.

PLEASE FILL IN THE CLASSIFICATION BELOW

For office use

Tenant's address (omit number of house but give street and postal district)

Length of tenancy

Weekly rent, including rates

Services included in the rent

Occupation of head of household

furnished	
unfurnished	

No. of rooms occupied by tenant's household	Own		Shared
Plus separate kitchen			
bathroom			
W.C.			

INSERT

TICKS

OR

FIGURES

AS

APPROPRIATE

controlled	
not controlled	

whole house	
self-contained flat or maisonette	
rooms	
other (specify)	

Age	Number in tenant's household	
	Males	Females
Under 10		
10 - 15		
16 - 34		
35 - 64		
65+		
Age not known		
Total		

DESCRIPTION OF CASE

For Office use

FOR CASES IN CATEGORIES 1-7 OVERLEAF

1. Was the act complained of done by 1) the landlord himself  
[Tick person and if 3) or 2) the agent  
specify, e.g. bailiff] or 3) any other person?
2. Was Police assistance sought concerning the abuse?  
If Yes b) With what result?
3. a) Has legal advice been sought concerning the abuse?  
b) Have legal proceedings been taken concerning the abuse?  
If Yes c) What?  
d) What was the result?

Officer's Comments

Officer's signature  
Officer's telephone number  
Local Authority/Organisation

Date

Inquiries on this form should be addressed to Mrs. B. Adams, London Housing Survey, 12 Tothill Street,  
S.W.1. Tel. VICTORIA 6540 Ext. 310



# ANNEX 3

## Local Authority Areas from which cases were reported

### County of London

Battersea .. .. .	31	Kensington.. .. .	22
Bermondsey .. .. .	1	Lambeth .. .. .	35
Bethnal Green .. .. .	6	Lewisham .. .. .	11
Camberwell .. .. .	31	Paddington.. .. .	34
Chelsea .. .. .	3	Poplar .. .. .	40
Deptford .. .. .	5	St. Marylebone .. .. .	1
Finsbury .. .. .	4	St. Pancras .. .. .	16
Fulham .. .. .	32	Southwark .. .. .	14
Greenwich .. .. .	4	Stepney .. .. .	27
Hackney .. .. .	24	Stoke Newington .. .. .	34
Hammersmith .. .. .	21	Wandsworth .. .. .	62
Hampstead .. .. .	15	Westminster .. .. .	4
Holborn .. .. .	1	Woolwich .. .. .	29
Islington .. .. .	56		<i>Total 563</i>

### Rest of Inner Area

Acton .. .. .	2	Mitcham .. .. .	6
Barking .. .. .	1	Penge .. .. .	3
Brentford & Chiswick .. .. .	3	Tottenham .. .. .	16
Croydon .. .. .	13	Walthamstow .. .. .	1
East Ham .. .. .	4	West Ham .. .. .	21
Edmonton .. .. .	7	Willesden .. .. .	84
Hornsey .. .. .	12	Wimbledon .. .. .	4
Leyton .. .. .	5	Wood Green .. .. .	7
			<i>Total 189</i>

### Suburbs

Beckenham .. .. .	2	Hendon .. .. .	2
Chingford .. .. .	2	Heston & Isleworth .. .. .	4
Chiselhurst & Sidcup .. .. .	1	Ilford .. .. .	6
East Barnett .. .. .	1	Southgate .. .. .	1
Erith .. .. .	1	Twickenham .. .. .	1
Finchley .. .. .	7	Wanstead & Woodford .. .. .	4
Friern Barnet .. .. .	2		
			<i>Total 34</i>

### Suburban Fringe

Enfield .. .. .	1	Ruislip — Northwood .. .. .	1
Hornchurch .. .. .	1	Surbiton .. .. .	1
			<i>Total 4</i>

## CASE HISTORIES

**Case 1**

An old age pensioner had occupied two unfurnished rooms and a kitchen with a shared W.C. in Battersea for approximately 10 years. She paid a weekly rent of £1 3s. 4d. and had a controlled tenancy. "In early 1962 the house was purchased by a coloured person who immediately started a campaign to drive tenant out by means of abusive language, threats of assault, locking of toilet door, removal of electric light bulbs from passage and stairways and repeated attempts to increase rent above rent limit. Eventually landlord refused to pay rates for tenant's part of house (which is separately rated). The tenant paid rates and deducted the amount from rent paid to landlord who then served a notice to quit which has now expired. The tenant has now received a summons for possession, which she is going to contest, on the grounds that she is in arrears of rent". The tenant's solicitor was very optimistic about the court proceedings. The reporting officer considered the tenant a very placid individual who appeared to have withstood abuse which had been extremely vile at times. The police had been called in two or three times to pacify the landlord.

**Case 10**

This case involved a young couple with a young son and daughter who had occupied three unfurnished rooms and a kitchen with a shared W.C. for three years. They paid an uncontrolled rent of £3 18s. 3d. per week. "The tenant has received notice to quit. The landlord claims that the tenant's rent payments are unsatisfactory as he pays fortnightly in arrears and not monthly in advance as required by the terms of the tenancy agreement. There are no accumulated arrears. The tenant states that he had occasion to report extensive dampness to the Public Health Department, with the result that the landlord was instructed by the M.O.H. to remedy the dampness. The tenant claims that he was informed by the landlord that if the necessary repairs were carried out, the rent would be doubled. To avoid a heavy increase in his rent the tenant attempted to carry out the repairs himself and reported to the Public Health Department that the dampness had been remedied". The Housing Committee of the local authority agreed to make a Compulsory Purchase Order on the property, as a result of which the owner withdrew the notice to quit. The Council no longer intend to proceed with the Order.

**Case 20**

The tenant lived alone in one furnished room with a shared W.C. in Battersea at an uncontrolled weekly rent of £3 3s. which also covered payment for hot water. "Landlord had retracted promise to keep rent down to £3 per week. Increase said to be for hot water. Tenant complains that amenities supposed to be included in rent are not adequate, e.g. sheets for bed (only one provided), inadequate crockery and cutlery. Tenant's main complaint is of refusal by landlord to provide a rent book. He fears that landlord will deny having received instalments of rent and says this has already occurred once". The tenant has been referred to the Rent Tribunal regarding the increase in rent and the local authority are considering action on non-provision of rent book.

**Case 21**

This married couple with one young son had had an uncontrolled tenancy of one furnished room with kitchen and shared W.C. in Battersea for five months. They paid a weekly rent of £4 10s. "Tenant has made application to the Rent Tribunal which has been accepted and has now received a notice to quit, which can have no effect until after the decision of Rent Tribunal. The kitchen is all electric and the landlord removed, some three weeks ago, the kettle on pretext of having it repaired.

The tenant states that kettle was in working order. Repeated requests have been made by tenant for rent book but without result and has been told in return to "get out". No services are provided other than bare furnishings and mattress for bed. The tenant states that the general condition of the property is deplorable i.e. slugs under sink in kitchen, and dampness due to leaking waste pipe, broken sash cord etc." The reporting officer referred the tenant to a solicitor regarding the interference with services, and sent a letter to the landlord about the provision of a rent book.

#### **Case 29**

This case involved a couple with a boy and girl both under 10 occupying two unfurnished rooms with a shared W.C. but no bathroom and paying an uncontrolled rent of £5 per week. "Landlord had intimidated the family and tried to get them out. His latest action was to climb up a ladder outside the building and throw a brick through the window. An application to the Furnished Houses Rent Tribunal has resulted in the rent being reduced from £5 to £2 15s. per week. The Council on the 6th January, 1964 made a Management Order under the 1961 Housing Act. The Council has arranged for a separate electricity supply as the supply had previously been cut off. The police were informed but took no action, saying it was a matter for the Council. The Council has been in communication with the landlord".

#### **Case 39**

This tenant, with his wife and two children had lived for nearly three years in three rooms which he sub-let, with the landlord's permission, from the principal tenant, his mother, a controlled tenant. He called in the Public Health Inspector because of woodworm and damp and as a direct result the landlord gave him four weeks notice to quit. The tenant was advised that the notice to quit was not valid and was advised to seek legal advice.

#### **Case 42**

This case involved a young West Indian couple with two daughters under 10 who had been occupying two furnished rooms with a shared bathroom and W.C. in Camberwell for 3 months. There was no rent book. The landlord raised the uncontrolled rent by £1 per week from £4 10s. to £5 10s. The tenant went to the local authority and Rent Tribunal. As a result landlord called, took £5 10s. rent and called back on the following day with two other men and removed the bed. When tenant returned from visiting his wife who was in hospital after birth of second child he found his rooms empty, bedding thrown into garden and ruined by rain. The police escorted the tenant back to his home to collect his possessions. The family finally went into Part III accommodation. Subsequently the local authority was asked to exercise its powers under section 9(2) of Furnished Houses Rent Control Act because the landlord had failed to supply Rent Tribunals with certain information as required under section 2(1) of the 1946 Act. The local authority has tried several prosecutions against this landlord but each attempt has failed mainly because of lack of support of witnesses.

#### **Case 69**

This middle-aged woman lived in one furnished room with shared bathroom and W.C. in Fulham and paid a weekly uncontrolled rent of £3. "Physically and mentally handicapped single woman living in one small bedroom. Small electric ring for cooking purposes. Bathroom shared but unusable—washbasin has been blocked for over a year. Bath filthy and not used. Water taken into own rooms by tenants... Tenants afraid to ask for repairs to rooms or toilet for fear of eviction". The reporting officer considered the tenant's room damp, with the floor in dangerous condition, without a carpet, and the house dirty and unhygienic.



#### **Case 84**

This case involved a coloured family of four who had occupied four furnished rooms with a shared W.C. in Hackney for a year at an uncontrolled rent of £8 10s. per week including electricity. "The owner . . . let the rooms furnished . . . at a rental of £8 10s. He then made them buy the furniture for an extra £1 per week (£17 10s.). After they paid for the furniture he increased the rent to £10 per week. They refused to pay the extra rent. He . . . cut off the gas, water and electricity. The . . . family moved out fourteen days later and during that time they had been entirely without the three essential services". The officer reports this as an example of an owner taking advantage of the ignorance of a tenant. The tenant could have obtained protection of the Rent Tribunal as notice to quit was not served but he was afraid of the owner.

#### **Case 86**

This case involved a labourer and his wife and young daughter who had lived for 1½ years in two furnished rooms with a shared kitchen and W.C. in Hackney. They paid £4 10s. per week on an uncontrolled tenancy. "Owner wanted one week in advance for extra rooms and £10 per week. This was when the other tenants moved out. Tenant asked permission to sub-let to help with rent but was refused. The owner then without notice ordered them to go, otherwise he would cut off the gas and send men round to put them out. The tenant being scared went out the same day".

#### **Case 98**

This case involved a teenage couple with a baby son who had occupied one room with shared bathroom and W.C. in Hampstead for about three months. The tenancy was uncontrolled and the rent was £6 per week. "Wife has T.B., in damp basement room. Rent is more than half income". The family has been put on the housing waiting list.

#### **Case 104**

This case involved a retired man who lived with his wife and two adult sons in an unfurnished house for which he paid a rent of £170 per annum. "1956 Rateable Value of house £42. Tenant occupied the house less two rooms and when the two rooms became vacant the agent told the tenant that if he did not take over the two rooms, they would be let as offices even though there were no toilet facilities. Subsequently the tenant took over tenancy of whole house and became de-controlled".

#### **Case 127**

This tenant was a machinist with two children and had occupied one furnished room with shared kitchen, bathroom and W.C. in Islington for three months at a weekly uncontrolled rent of £3. "The landlord removed tenant's possessions from the room . . . and removed electric light socket. These were placed in the yard at the rear of the house. They were returned to the room about nine days later. A defective light socket was refitted. The tenant states that £20 which she had placed under the mattress to buy clothes for a baby which she expects was also missing. During a visit to the premises . . . I found after gaining admission to the tenant's letting, that the floor was covered with water; a large amount of slimy cooked potatoes mixed with undistinguishable filth had been dumped on the floor. There was also a young dead rat lying in the middle of this. The tenant stated that the rat had been placed outside her door on previous occasions. The bed clothes were missing from the bed and when questioned the woman began to cry and stated that the landlord, who has a key to her letting, has on several occasions sprinkled a type of itching powder on the mattress sheets and blankets and so she takes the clothes off the bed and hides them". The visit was not expected by either the landlord or the tenant and the tenant was in "a very upset state". The reporting officer was practically certain that the landlord was responsible for the offences, although it was thought to be virtually impossible to prove this conclusively.

### Case 135

The tenant was an elderly man and with his wife had lived for twenty-five years in two rooms in Islington. The controlled rent was £1 3s. "Owners are West Indian, living on the premises. Want to get tenant out and are trying every means to do so. At Christmas, they cut off electricity supply. Continuous noise nuisance, owners have an American type juke box, which plays sometimes until 4.0 a.m. very loudly. Owner interferes with tenant's possessions and has threatened him his life is in danger unless he gets out. Threatened to raise rent and make his life unbearable if he doesn't get out". The tenants asked for police assistance on three occasions but they said they could not help. A warning letter was sent to the landlord from the Legal Advice Centre. The tenant said he was sure that he would eventually be got out by the owner by some means or other.

### Case 140

This case involved a woman who had occupied one unfurnished room with shared W.C. in Kensington for seven years and paid a controlled rent of £2. 0s. 5d. per calendar month. "Present owner. . . bought property about one year ago and has added amenities to create high rents. During (tenant's) stay in hospital some months ago workmen broke down door to her one room, damaged furniture and fittings and installed a central heating radiator. Owner's wife assaulted tenant and in process smashed glass in panelled door to room, necessitating hospital treatment for tenant. Tenant now has no privacy as glass panel is broken and only a cloth covers doorway. Nuisance by noise and verbal intimidation occurs should tenant and landlord meet on stairs. Owner has kept rent book". The tenant had been in ill health for some two years and was worried for her future. This was a case of a property being bought cheaply with two controlled tenants. With the death of the other controlled tenant only this tenant standing in the way of vacant possession.

### Case 153

A widow aged over 65 had lived for 19 years in unfurnished, controlled accommodation consisting of two rooms with a shared W.C. in Lambeth. Her rent was 19s. per week. The property was bought by a Greek Cypriot who "constantly tried to evict this old lady by threats, removal of furniture into garden etc. As a result of all this, the old lady became very frightened and sought legal advice—to no avail because she did not know the name of her landlord nor upon questioning would he give it. On April 1st this lady moved out of her controlled tenancy, after three days verbal notice and constant threatening. She was found at 10.0 p.m. the next evening, by police, wandering around destitute and taken to her local vicar, who arranged for her to be admitted to Part III accommodation. Upon questioning later, it was found that the old lady did not wish to be involved in litigation nor did she wish to resume her tenancy. It was also found that her furniture and personal possessions had been disposed of, by the landlord". The reporting officer states that no legal action could be taken because the name of the landlord was not known.

### Case 175

This case involved a middle-aged couple with one daughter under 16 years old who had lived in three unfurnished rooms in Paddington with a shared W.C. but no bathroom for 27 years. They had a controlled tenancy with a rent of £1 13s. 9d. per week. "House purchased in 1963 by West African (8 years in this country). Aged about 40 years (and) described as law student. He lives with this wife and two children in one room on the first floor. There are two controlled tenancies: a widow in the basement and the tenant, referred to in this report, on the second floor. There are two rooms on the ground floor let to two families of seven persons and one room on the first floor to one man. The landlord calls himself a "dictator" and tells the tenants that they have got to do as they are told. He served notice to quit on the controlled tenants as soon as he purchased the house: finding these



ineffectual he has since made every effort to make life unpleasant. Acts of nuisance and annoyance include—the removal of lavatory chain; changing front door lock and refusing to give the tenants new keys. Removal of slates from roof allowing water to penetrate; unauthorized entry into flats, taking up their carpets and removal of wallpaper from walls; blocking-in coal cellars. Tenants can no longer have coal fires. The use of a loud speaker on the landing; the taking over for his own use (of the) tenant's bathroom; the use of foul and abusive language; the exhibition of intense rage; burning of obnoxious material at night; permitting the children of decontrolled tenancies to play noisy games of football in the house. Refusal to carry out normal repairs. Interferes with tenants' mail". The tenants' solicitor obtained injunctions against the landlord in the County Court in July, October and November 1963 and on the last occasion the judge threatened a prison sentence if the offender did not behave. However the abuses were resumed a few days later but court action has already cost the tenant some £200 and he cannot afford further action although the health of the whole family is deteriorating. It appeared that the landlord might have owned other property in the area where similar nuisances occurred. The reporting officer stated that the tenant's wife was in a very distressed condition when interviewed.

#### **Case 179**

This married couple were old-aged pensioners who had occupied two unfurnished rooms with shared W.C. in Paddington for 24 years. "The old couple are in poor health: she diabetic; he bronchitic and partially sighted. Petty persecution by landlord occupier who resents them as controlled tenants. Cuts down the clothes line with washing pegged out; tries to force lock of bedroom during the night while old folk are in bed, in an attempt to frighten and disturb them. Landlord stands on roof (outside kitchen window) and stares in at tenant when she is in kitchen—this particularly when old lady is alone. Landlord keeps this position for hours. Landlord brings in other tenants and friends to annoy and abuse this couple; they also try to get into tenants' rooms and threaten them with violence. Gas meter has been raided. While no evidence that this was committed by landlord or friends it is suspected". The case was referred to the reporting officer from the police who were unable to help. He has approached the landlord in an attempt to enlist sympathy and co-operation but this has been unsuccessful. Legal advice was sought, and a letter sent to the landlord, but the tenant was advised that no legal action was possible.

#### **Case 186**

This Paddington case involved a young woman with two daughters under 10 who occupied one room with cooking facilities on the landing, no bathroom and a shared W.C. She had lived there for 9 months, paying £2 10s. per week. "Because of dampness, which has now been cured, the tenant successfully secured a reduction of rent to £1 8s. per week. Following this the manager has been interfering with the tenant firstly by turning off the gas taps when cooking was in progress and secondly by removing the burners from the oven". The reporting officer considered the house to be fairly well run and found it difficult to say who was at fault. Apparently repairs had been carried out but the dampness had not dried out and this caused the application to the Rent Tribunal.

#### **Case 189**

This case involved a middle-aged couple with three daughters and two sons who occupied three unfurnished rooms with a separate kitchen and W.C. in Paddington. They had been there for 23 years and paid a controlled rent of £1 17s. 9d. A "notice" pinned to front door, as follows 'If you want to see the worst Irish saboteur still alive, give one ring; for the greatest fools, two or three.' Continual trivial annoyances, i.e. dirty milk bottles left in middle of step. Door slammed in tenant's and



visitor's faces. Told by tenant who is landlord's mouthpiece: 'We're going to have a complete expulsion on this house'". The Nigerian landlord lived in the house with his wife and twin children and there are constant quarrels and fights between the family and other tenants to which the police have been called on numerous occasions. Recent inspection of the premises by a public health inspector has resulted in a notice being served on the landlord for repairs. The reporting officer stated that the landlord was apparently determined to fill the house with Africans.

#### **Case 218**

This Stepney case involved a machinist who had lived for six years with his wife and young son in two unfurnished rooms with a separate kitchen and W.C. He paid an uncontrolled rent of £2 11s. 0d. "The tenant went to Italy, his native land, to recover from an accident. While there he was taken very ill and his wife rushed out to him. After four weeks a firm of 'certificated bailiffs' served a distraint warrant and upon forcing an entry removed some furniture and effects. The tenant and his wife were still in Italy. Upon the wife's return the 'certificated bailiffs' informed her that they are calling soon to evict her. The wife regained possession by removing the padlock and placing her own lock on the door". The reporting officer advised the tenant's wife to consult a solicitor as possession had been regained and no court order had been served.

#### **Case 239**

This labourer had lived with his wife and three small children for two years in three unfurnished rooms with a shared W.C. and cooking facilities on the landing, in Stoke Newington. He paid £4 10s. per week, decontrolled. "House in bad repair. Tenants were living on top floor and did it up, then were asked to move to middle floor, which was also in bad condition, so they have done that up. Tenants have now been told to move to the basement or their rent will be increased to £5 5s. per week. Tenant reports very insanitary dustbins". The reporting officer referred the case to the Public Health department and advised the tenant not to move again.

#### **Case 255**

A family of eight, father a mill hand, were controlled tenants (rent of £1 13s. 10d.) of three rooms, and a kitchen, and a shared W.C. "...toilet obstructed, coal locked away, broken glass scattered along passage, persistent record playing until 4.0 a.m., shouting, swearing, fighting until all hours, in fact, every possible source of annoyance tried out on this family. All are now in bad state of health as a direct result. Father is in bed with carbuncles, mother lost considerable weight, baby is puny, boys are using blasphemous language as a result of overhearing it used, girl's asthma has been greatly aggravated by living conditions. All done to try to make controlled tenants leave so that flat can be relet at a much higher rent". The police stated that they could do nothing.

#### **Case 286**

This case involved a middle-aged Nigerian couple and two others of unknown sex and age living in furnished, uncontrolled accommodation, in Battersea. The landlord was also Nigerian. "The landlord served notice to quit which (tenants') solicitor says is invalid. Landlord claims he served a prior one which was not received. (Tenants) have been to [Rent] Tribunal. Landlord has ignored their notice and changed locks, forcing (tenants) out to friends. There is a summons for assault pending". The case was in the hands of a solicitor.

#### **Case 316**

This old aged pensioner of 86 lived in Hammersmith with his wife in two unfurnished rooms with a separate kitchen and W.C. on a controlled tenancy for which he paid £1 1s. 9d. weekly. He had occupied this accommodation in Hammersmith

for 25 years. He "called, saying landlord had recently raised rent (to £2 16s. 3d.) and they had paid it but wondered whether they should do. Landlord had threatened to evict if they did not pay this". It transpired that the whole house was decontrolled and that recently the superior landlord had raised the rent considerably and the tenant of the house had consequently attempted to increase his sub-tenant's controlled rent. The reporting officer advised the tenant to pay no more than the controlled rent.

#### **Case 342**

A plasterer and his wife had occupied two unfurnished rooms with their own W.C. in a house without a bathroom in Islington since 1940 at a weekly controlled rent of £1 1s. 6d. "Since 1961 (there had been) three landlords all of whom have tried to get tenant out by various means. House full of undesirable tenants and noise e.g. banging continuously on floor in early morning and at night. Other tenants dirty and leave toilet in a filthy state. Landlady's daughter has locked out tenant and landlady has prevented them from using the back door. A child, below age of 6 watched by his mother, has tried to set light to the edge of the carpet which sticks out under tenant's door. Under a previous landlord, tenant says, prostitutes were brought in but there wasn't sufficient evidence to take to court. Landlady is abusive and threatening and continually annoys them e.g. leaves bucket of water in corridor so tenant falls over it and makes a great noise with milk bottles in the morning." The tenant had taken out a summons against the landlady concerning abuse and threats; had been to see a welfare officer about the treatment of the children (presumably the landlady's children) and intended to report overcrowding to the Public Health Department. The police were unable to help concerning the suspected prostitution because of lack of evidence.

#### **Case 348**

This family of two adults and two children had a controlled tenancy of four rooms, kitchen and shared W.C. in Islington. "Tenant says landlord is doing all he can to get them out. Very noisy; i.e. banging on the walls in the early morning. Tenant and husband are out at work all day and when they return find that their possessions have been interfered with, e.g. mattress of the bed soaked through, the transistor radio missing. They haven't any proof the landlord does these things but he hasn't denied it, and tenant says they haven't had any trouble from the other tenants. There was also an attempted assault". Police assistance was sought but they were unable to take action.

#### **Case 366**

Two sisters, aged 87 and 90 had lived with a brother who sold the house on condition his sisters remained protected in the part of the house they had occupied for fifteen years, four rooms and a bathroom. The rent was £1 per week. "Landlords have now reduced their accommodation to two small back rooms. The landlady had said they must go and they were frightened and said they thought if the landlady said they must go then they must. They were advised to 'sit tight'."

#### **Case 402**

This man was unemployed and had lived for one year in one furnished room with a shared W.C. in Poplar and paid an uncontrolled rent of £2 15s. "Landlord has always refused rent book and also refused receipts for rent. Tenant is now forced to ask again because National Assistance Board says it cannot go on paying rent allowance without book. Tenant is afraid of getting notice to quit". The tenant was advised to buy and keep his own rent book.



#### Case 404

A deserted young wife with a child of 18 months paid £3 10s. a week for one room and a shared W.C. "Room had to be deloused by local authority before occupation and is said to permanently verminous owing to age and neglect. Landlord has threatened to throw her out for any complaint. Had to take room after days and nights sleeping out with child, rather than part with it to a Home. Has tuberculosis. Landlord has said will throw out any tenants who apply to rent tribunal. No rent book supplied and N.A.B. would not assist in full at first . . . Landlord owns many houses. . . "

#### Case 446

These old age pensioners, aged 85 and 81 years, had lived in three unfurnished rooms with a separate kitchen and W.C. but shared bathroom in Streatham for 14 years on a controlled tenancy and paid £1 3s. 6d. per week. "Tenants terrified by landlady (who lives in same house) who is always drunk and lets rooms out to coloured tenants. She abuses and attacks both tenants (pulls hair, punches in face, spits at them). Landlady walks into their rooms at will and has on occasion removed furniture on pretence of decorating and jammed it into their living room. In addition the paintwork and wall paper has been scraped off for redecorating the room emptied by landlady. On 1.2.64 they were all bound over the keep the peace. Police have been called in approximately twelve times. (The tenants have taken landlady to court on three occasions). Each time she has been fined and bound over. On 6.2.64 landlady wounded the tenant with a knife. On 7.2.64, police called and removed landlady to Holloway. Appeared in Court and sentenced to prison for 14 days".

#### Case 453

This man had lived in two unfurnished rooms with separate kitchen and W.C. in Wandsworth for 14 years and paid a controlled weekly rent of £1 16s. 2d. "New landlord living in same house as tenant, has six young children. Each week landlord goes to tenant to collect rent, he takes with him several of the children and says the children must sleep in tenant's room. In order to get them out of the premises tenant has to call the police. This has been a regular weekly event for about three months. Tenant aged 68 years is getting very nervy". The case was referred by the police to the Citizen's Advice Bureau and thence to a solicitor.

#### Case 461

This case involved an elderly couple, both over 65 paying £1 10s. per week for unfurnished, controlled accommodation consisting of two rooms and a separate kitchen, bathroom and W.C. in Wandsworth. The property was purchased by a West Indian in October, 1962. "Landlord forced sharing of bathroom and W.C. Deliberate and constant fouling of W.C. Broke tank pipe and flooded tenant's rooms. Brought in numerous coloured men who stood on tenant's landing all night, hammering on the door . . . Assaulted tenant's wife several times—(on the) last occasion threw disinfectant in his face twice in one day".

The reporting officer stated that free legal aid had been granted for a civil action but the case has not yet been heard. All parties had appeared in the magistrates court many times and it would seem that the landlord has little regard for the law.

#### Case 585

This elderly tenant of one room, decontrolled rent £2 10s., in Willesden, was locked out of his room, without any notice. "His clothes, apart from what he was wearing, were put away in a cupboard of the house where he could not reach them. The landlord at first denied having his clothes . . . , but yielded them later. Landlord refused to restore right of tenancy and tenant obliged to go to Area Welfare Office and thence to a Salvation Army hostel". The local authority had been asked to take proceedings in respect of non-provision of a rent book.



### Case 602

This market trader and his wife and baby son occupied an unfurnished house in Edmonton for which they paid an uncontrolled weekly rent of £5 together with rates of £36 per annum. "Took house on weekly tenancy without seeing it as he was desperate for accommodation. Signed agreement to pay 8 weeks rent in advance (£40) and to do interior decorations and repairs. No security of tenure was mentioned in agreement. On taking on the house, tenant discovered it was in very bad repair and immediately began work on it. States he spent a large sum on this. In December 1963 was given written notice to quit with no explanation. Saw landlord who agreed orally that if tenant cleared back yard, repaired broken floorboards in kitchen and tidied front garden he would withdraw notice if, on inspection in a few weeks time, the work had been carried out. Landlord inspected premises (January 1964) when all these works had been carried out. He made no comment about these works but requested tenant to redecorate whole of interior. . . . Tenant was proceeding with the interior decorating when a summons was served on him for possession under the terms of the notice to quit given in December 1963". The tenant sought legal aid for defence proceedings and has a counterclaim for cost of repairs and for return of rent paid in advance. The reporting officer cites this case as an example of the landlord obtaining free repairs and decorations before giving notice to quit to sell with vacant possession at an enhanced value.

### Case 622

This case involved an unemployed man who lived with his wife and two adult sons in an unfurnished two-roomed flat with all facilities in Willesden. He had occupied the accommodation for 25 years and paid a controlled weekly rent of £1 7s. 5d. "Coloured landlord bought house in 1957 and tenant has been subjected to indignity and abuse. Landlord previously lived in the house—husband was assaulted, papers were torn up, they found snakes in bathroom. There were numerous court cases and on two occasions landlord was fined for assault. Landlord tried to get them out for nuisance but was unsuccessful. On occasions wife was called a 'prostitute' and told to get out. Husband has been in hospital and because the wife feels he cannot possibly come back the the house, they are moving out".

### Case 676

This couple had occupied two furnished rooms and a kitchen with a shared W.C. in Stepney for which they paid £6 per week, since October, 1963. "This tenant made an application on 7th April, 1964 for a re-consideration of a rent previously fixed by the (Rent) Tribunal. At the hearing . . . on 30th April, 1964, both parties were present and the tenant's and landlord's statements were read when it was agreed that the rent charged was £6 per week although on the previous assessment, made on 17th August, 1962, the rent was fixed at £2 7s. 6d. per week. The landlord also refused to provide rent books and the tenant has referred the matter to the local authority concerned who have served a total of twenty-two summonses to the lessor".

### Case 708

A young railway worker, wife and child paid £4 a week for one room with shared facilities in Willesden. The landlord would not give him a rent book. He said that the house was in a most dilapidated state and unfit for habitation; the kitchen was in an indescribable state and the first floor toilet leaked into their sink. Another tenant in the same house had also complained about its condition.

### Case 746

This case involved an elderly widow who had lived for about 20 years in four unfurnished rooms with a separate W.C. in Kensington. She paid a controlled rent of £1 4s. 9d. per week. "House, in which (she) was living, was sold in April 1962

and the new landlord gave... notice to quit. (The tenant) immediately consulted a solicitor and the local council, who informed her of the extent of her protection of tenancy under the 1957 Rent Act. When she told the landlord that he could not legally evict her, he threatened to let out the rooms around her to some 'picked' obnoxious coloured people whom he would encourage to annoy her in every possible way. Not wishing to have all this trouble at her age and in her state of health, she went to live with relatives in the country, giving up the tenancy". The reporting officer cited this as an obvious case of "coloured Rachmanism".

#### **Case 755**

This woman was a machinist with three small children who had lived in one furnished room with shared cooking facilities on the landing and a shared W.C., in Islington, for thirteen months. She had paid an uncontrolled weekly rent of £3. "Tenant went to Rent Tribunal in December 1963. Hearing—16.1.64. Rent fixed at £1 15s. per week and security of tenure to 16.4.64. Landlord directed to give tenant rent book. Landlord refused rent book and insisted tenant continue to pay £3 per week. Threatened to cut her throat or poison her if she did not do so. He twice assaulted her in January 1964 with his fists and a broom and again assaulted her on 8th and 9th February. He cut off her water supply and electricity on several occasions. He moved his two brothers-in-law into adjacent rooms. They had noisy parties and thumped on the wall and ceiling. The landlord kicks the door whenever he passes and has persuaded children in the house to do the same. He has poured salt into the tenant's stew when cooking and attempted to spoil her food". As a result the tenant was moving out but also taking legal advice regarding assault.

#### **Case 760**

This woman lived alone in Lambeth in two unfurnished rooms with a shared W.C. for which she paid a weekly rent of £1 3s. on a controlled tenancy. She had lived there for 20 years. "Tenant is aged 87 years and housebound. Landlord gave two weeks notice that he was increasing the rent by £1 per week. Tenant approached the National Assistance Board for an increase in her allowance to cover the increase. The matter was reported to the local Town Hall and a local authority officer approached the landlord. The rent remains at £1 3s. per week and the increased rent was paid by the tenant for one week only". The reporting officer regarded this as an attempt to take advantage of an old and feeble tenant.

#### **Case 772**

This tenant was a middle aged factory worker living in one room with shared W.C. in Enfield. Her story was largely corroborated by officials. One day when the woman was in bed, the landlord's wife is said to have pulled off the bedclothes and pulled out the electricity fittings so that neither light nor heating nor cooking facilities were available. The tenant's clothes were taken from her room and she fled into the street in her night wear and took refuge in a nearby doctor's surgery. The police were called but dealt solely with quietening the disturbance out in the street. Other tenants, including this one, have since left, and the house is now offered for sale with vacant possession.

APPENDIX IV

A study of  
accommodation  
to let in four  
London Boroughs  
in August, 1964

*January, 1965*

London Housing Survey Research Unit



## **A STUDY OF ACCOMMODATION TO LET IN FOUR LONDON BOROUGHES IN AUGUST 1964**

### **Purpose and Method**

The aim of this inquiry was to discover the type of rented accommodation that would be available to a newcomer to London and the rent he would have to pay. The intention was to supplement the data on rents derived from the 1963 Tenant Inquiry, which related to lettings and rents of established tenants.

We selected four areas in Inner London with a broad range of housing conditions, all of which appeared to be areas of housing stress. We were limited in our choice by time and the staff available to cover each area on foot. Willesden and Stoke Newington in the north-west and north have a considerable amount of overcrowding and multiple occupation of large dwellings. In Poplar and Deptford in the east and south-east, the problem is one of low quality housing mainly lacking basic domestic amenities. In all four areas more than half the households live in privately rented property. The last two censuses show symptoms of deterioration in housing conditions in Willesden and Stoke Newington.

The sources used in the survey were advertisements for accommodation found on notice boards and in newspapers, and accommodation to let which was on the books of estate agents and accommodation bureaux. All relevant notices and all newspaper advertisements for accommodation in the boroughs which could be found in one week of August 1964 were recorded on the form reproduced in Annex 1. On August 6th estate agents and accommodation bureaux which had an office or advertised in any of the boroughs were sent a questionnaire which asked for details of all currently available accommodation on their books. All returns which arrived by 30th September were included in the analysis (see Annex 2). Fifty-five per cent of these questionnaires produced no response or a refusal to help for a variety of reasons, leaving an effective response of only 45%. Because of this low response, the returns from agents are presented separately. We have eliminated duplication arising from lettings offered through more than one source. In all, there were 1,258 lettings on offer from all these sources. Notice boards accounted for 78 % of cases, newspapers for 13%, and agents and bureaux for only 9%.

The 1964 Landlord Inquiry suggested that as much as two thirds of all private letting is done without advertisement, and one Willesden estate agent wrote "The difficulty is that unfurnished accommodation at reasonable rents is usually bespoken before vacating tenants give up possession". It may be, therefore, that the accommodation covered by this inquiry is the most expensive of each type: nevertheless it is probably typical of the accommodation that would be available to newcomers to these areas who had no friends or relatives sufficiently well established in the district to help to find accommodation.

### **The Accommodation Offered**

The following table shows the geographical distribution of the 1,258 lettings on offer.

**Table IV.1. Accommodation to let in each Borough\***

	Accommodation to let						Accommodation to let as % of all private renting households (1961 Census)		
	Number			Percentage			Notice boards & newspapers	Agencies	Total
	Notice boards & newspapers	Agencies	Total	Notice boards & newspapers	Agencies	Total			
Poplar .. ..	17	5	22	1.5	4.2	1.8	0.16	(0.04)	0.2
Deptford .. .	111	4	115	9.8	3.3	9.1	0.75	(0.03)	0.8
Stoke Newington ..	139	19	158	12.2	15.8	12.6	1.3	0.2	1.5
Willesden .. .	871	92	963	76.5	76.7	76.5	2.6	0.3	2.9
Total .. ..	1,138	120	1,258	100.0	100.0	100.0	1.6	0.2	1.8

\* Throughout these tables, percentages involving 5 or less cases (or a total of 30 or less) are put in brackets.

The relatively few lettings on offer in Poplar and Deptford reflect the stable nature of these two communities compared with Stoke Newington and particularly Willesden, which seems to have a very high turnover of lettings. We know from other sources that Willesden is the first destination of many newcomers, particularly from Ireland and the West Indies.

Table IV.2 shows the type of accommodation offered compared with that of all private lettings in the London conurbation from the 1963 Tenant Inquiry.

The accommodation on offer was classified into "whole house", "flat", or "rooms", where this information was available. In more than half of the cases of "flats", we do not know whether they were self-contained. All lettings which were clearly not self-contained were classed as "rooms".

**Table IV.2. Type of accommodation to let**

Type of Accommodation	Accommodation to Let						All private lettings Greater London 1963 Tenant Inquiry %
	Number			Percentage			
	Notice boards & news- papers	Agencies	Total	Notice boards & news- papers	Agencies	Total	
Whole house ..	2	4	6	(0.2)	(3.3)	0.5	23
Flat: (Self-contained)	36	32	68	3.2	26.7	5.5	18
(Unspecified)	109	24	133	9.6	20.0	10.6	
“Rooms” .. ..	983	60	1,043	87.0	50.0	83.4	59
Total .. ..	1,130	120	1,250	100.0	100.0	100.0	100

Very few houses were advertised or on the books of agents or bureaux, presumably either because they are readily let by personal contact or because when they become vacant they are sold rather than relet. More flats were advertised, but the bulk of the accommodation on offer was in the form of "rooms".

"Rooms" accounted for 87% of notice board and newspaper cases but only for 50% of those from agents and bureaux. Only 3% of notice board and newspaper cases were self-contained flats whereas this type of accommodation made up 27% of the cases from agents and bureaux. Where the size was known, 91% of "rooms" had only one room, 8% had two. Three-quarters of "flats" had only one or two rooms. Sixty-two per cent of the lettings on offer are known to have been furnished and 4% to have been unfurnished. This information was not available for the remainder.

Table IV.3 shows the number of habitable rooms (excluding kitchen, bathroom and W.C.) for the 1,160 lettings on offer for which this information was available. For comparison the size of all private lettings in the four boroughs in 1961 is given in the last column.

**Table IV.3. Size of accommodation to let**

Number of rooms (excluding kitchen and bathroom)	Accommodation to let						Private lettings, 1961 Census	
	Number			Percentage			Furnished %	Unfurnished %
	Notice boards & newspapers	Agencies	Total	Notice boards & newspapers	Agencies	Total		
1	890	34	924	85.5	28.3	79.7	49.3	2.9
2	119	36	155	11.5	30.0	13.4	24.7	13.5
3	26	29	55	2.5	24.2	4.7	22.2	64.5
4	4	15	19	(0.4)	12.5	1.6	3.8	19.1
5+	1	6	7	(0.1)	5.0	0.6		
All	1,040	120	1,160	100.0	100.0	100.0	100.0	100.0

It is clear that the lettings on offer were appreciably smaller than lettings as a whole in the four boroughs. Only a very small proportion of the accommodation on offer was suitable for a family. There was a similar pattern in each borough. Almost all the lettings advertised on notice boards and in newspapers had only one or two rooms, whereas 42% of accommodation to let by agents and bureaux had three or more rooms.

#### Gross rents (inclusive of rates)

In only 312 of the 1,258 lettings on offer was a rent quoted—in 12% of notice board cases, 49% of newspaper cases and 99% of cases from agents and bureaux. We noted information on advertisements but agents and bureaux were specifically asked about the rent. Although three-quarters of lettings on offer come from notice boards, this source was least informative about rents: the newcomer would have needed to visit most of the accommodation on offer in order to discover the rent. It was suggested to one investigator that some landlords fix the rent level when they see the applicant.

The rents asked are shown in the table below for each of the three sources.

**Table IV.4. Gross rents of accommodation to let from each source**

Rent range	Notice boards	Newspapers	Agents and Bureaux	Furnished lettings 1963 Tenant Inquiry
	%	%	%	%
Less than £2 .. ..	—	—	—	11
£2 but less than £3 ..	26	17	5	20
£3 .. .. £4 ..	32	27	12	30
£4 .. .. £5 ..	17	10	14	19
£5 .. .. £6 ..	12	12	14	13
£6 .. .. £7 ..	6	9	13	1
£7 .. .. £8 ..	2	7	10	1
£8 .. .. £9 ..	2	6	10	—
£9 .. .. £10 ..	3	3	8	—
Over £10 .. ..	—	9	14	5
	100	100	100	100
Number of lettings ..	116	77	119	166
Average rent per letting (shillings per week) ..	84/-	108/-	135/-	78/-
Average rooms in letting ..	1.2	1.8	2.4	1.75



It can be seen that there was considerable variation in the accommodation and rents from the three sources. Accommodation advertised on notice boards usually consisted of one room only and was rented at less than £6 per week (average 84/- per week). Newspaper advertisements dealt with slightly larger accommodation in a wider rent range (average 108/- per week). Nevertheless, two-thirds of the lettings were offered at less than £6 per week. The accommodation on the books of agents and bureaux was appreciably larger with a higher rent (average 135/- per week), and less than half of the rents were under £6 per week. Accommodation from the three sources was clearly different in kind. This conclusion was confirmed by the negligible overlap between the three sources: scarcely ever was the same accommodation found on offer from more than one source.

The last column of Table IV.4 shows for comparison, the rents paid in December 1963 by tenants of furnished accommodation in the London conurbation (from the 1963 Tenant Inquiry). If the rents which we collected were representative of all rents asked for accommodation on offer (and we do not know if this was so), it seems that rents asked in the four boroughs in August 1964 were appreciably higher than rents paid by established tenants in the conurbation as a whole in December 1963. These higher rents in the four boroughs were asked for accommodation that was on average smaller than that in the conurbation as a whole. Several factors may account for the difference. It seems that the cheaper tenancies change hands behind the scenes and that only the more expensive are advertised or put into the hands of an agent. Secondly, it is likely that rents are increased on reletting. Thirdly, the general rent level in the four boroughs taken together may be higher than in the conurbation as a whole, though the Boroughs in question have no special advantages that would appear to justify this.

Only in Willesden were rents available for a substantial number of lettings—243, and rents in Willesden were higher than in the other three boroughs. The analysis of rents in Willesden is given in Table IV.5, the number of cases in each category being shown in square brackets in the first column. The table shows that total rent falls with the quality and size of accommodation.

**Table IV.5 Average gross rent and rent per room for different types and sizes of accommodation, Willesden**

Type and size of accommodation	Average weekly rent			Average weekly rent per room		
	Notice-boards	Newspapers	Agents	Notice-boards	Newspapers	Agents
Whole house [3] ..	£ s. —	£ s. —	£ s. 10 9	£ s. —	£ s. —	£ s. 2 5
Flat (self contained) [50] ..	6 3	7 18	9 2	3 11	3 5	2 16
(unspecified) [47] ..	5 11	7 10	8 4	3 3	3 0	2 17
Rooms [143] ..	4 1	3 17	5 0	3 12	3 9	3 6
1 room [123] ..	3 16	3 12	4 10	3 16	3 12	4 10
2 rooms [53] ..	6 6	6 14	6 15	3 3	3 7	3 8
3 rooms [34] ..	7 3	9 11	9 2	2 8	3 4	3 1
4 rooms [16] ..		9 9	9 1		2 7	2 5
5+ rooms [6] ..			9 1			1 15

Rent per room is higher for small lettings than for large ones. Where the small dwellings are provided with all domestic amenities, this is what we would expect, but the small lettings which were included in our study usually had minimal domestic amenities. The relatively high rent per room for small lettings in this study must therefore largely result from the housing shortage.

In Stoke Newington, Deptford and Poplar, rents were available for only 47, 16 and 6 cases respectively, and rents were somewhat lower than in Willesden. However, the pattern of accommodation on offer, rents, and rent per room was broadly similar in all areas. While total rent was less for a flat than for a house and less for "rooms" than for a flat, for rent per room the reverse was the case.

The average number of rooms in the different types of accommodation in the four boroughs combined was:

whole house	..	..	..	..	4.5
self-contained flat	..	..	..	..	3.0
flat (not specified as self-contained)	..	..	..	..	2.6
"rooms"	..	..	..	..	1.3

A family requiring two or more bedrooms would thus very probably need a house or a self-contained flat but in Willesden the average rent of a house was £10 9s. 0d. and of a self-contained flat £6 3s. 0d.—£9 2s. 0d. depending on the source of the advertisement. Similarly, the average rent of three rooms was between £7 3s. 0d. and £9 11s. 0d. It is clear that in Willesden a new-comer with a wife and two children on an average or below average income would be unable to afford the minimum accommodation he would need, i.e. three rooms, if he was relying on the lettings publicly advertised in the area or on offer from agents or bureaux.

### Domestic Amenities

We intended to record whether each letting had a kitchen, bathroom, hot and cold water and a W.C. but this information was not provided in a large proportion of cases. The limited information which was provided must be viewed with caution but it suggests that the accommodation on offer was less well provided with domestic amenities than private lettings in London as a whole. So far as we could discover, the rent per room was lowest in the lettings where a kitchen, bathroom, W.C. or hot water were provided. It was highest where such amenities were lacking.

### Restrictions

Coloured people were specifically barred from over a quarter of all the lettings offered, but from only 18% in Deptford, and as many as 36% in Stoke Newington, where the coloured population is higher. They were excluded from a third of all cases advertised in newspapers, but from only a tenth on the books of agents or bureaux.

In only 6% of cases were coloured tenants specifically allowed. Nearly all of the cases where coloured tenants were allowed were found on notice boards, and in most of these cases the average rent was not known—though in the few cases where rents were known, these rents were higher than for similar accommodation from which coloured persons were specifically barred.

Children were specifically barred from 16% of all accommodation on offer but from as many as a quarter of the cases in Stoke Newington. Of the 5%

where children were explicitly allowed in the letting, three-quarters were on the books of agents or bureaux who were, of course, asked for this information on the questionnaire. The same point may explain why 40% of agency and bureaux cases declared "no children". The average total rent was higher where children were allowed than where they were specifically excluded, principally because the former were larger lettings and of a higher quality; the average rent per room was lower in these larger lettings.

Apart from restrictions concerning colour and children, 8% of accommodation was offered "for business persons", 10% for male tenants only, and 13% for female tenants.

### Conclusions

This inquiry was limited in scale, the response from agents and bureaux was disappointing, and for a high proportion of lettings on offer, the rent level was not available. The findings should be interpreted with caution. Nevertheless they may be reasonably representative of the situation actually confronting newcomers to these four boroughs in the lower income groups.

In August 1964 a newcomer would have had a much greater chance of finding accommodation in Willesden in particular and in Stoke Newington (in the north-west and north) than in Deptford or Poplar (in the south-east and east). Given unlimited time he would have had a better response from agents and bureaux than did our inquiries; nevertheless, the majority of lettings available for him to choose from would have come from notice boards and newspapers. Most lacked the data he would need to make a decision, including even the rent asked. Most of the accommodation on offer was furnished and very little was self-contained.

The coloured newcomer was specifically excluded from a quarter of advertised lettings and specifically allowed in only a very small proportion. He would probably be charged more than a white tenant.

The greatest number of lettings available, (three out of four) were of one room only; for two room accommodation there was much less choice and the man looking for accommodation of three or more rooms would have had the least choice. Whatever his requirements, he would have found that the rents of accommodation on offer were appreciably above the rents of established uncontrolled lettings (either furnished or unfurnished).

It seems likely that among those of average or below average income only the single person or couple without a family would have been able to find suitable accommodation at a rent they could afford. The manual worker with children on an average or below average income would have been forced to live in two rooms at the most, or even one. Domestic facilities would probably have been few and those available would probably have to be shared with other households.

The accommodation on offer in the four boroughs in 1964 showed a marked resemblance to that from which cases of abuse of tenants by landlords were reported (see Appendix III) and to the accommodation from which London's homeless are drawn.



# Record Sheet

ANNEX 1

No. of Accommodation									
<u>ADDRESS</u>									
<u>KIND OF ACCOM.</u>	Whole house	1	1	1	1	1	1	1	1
	S/C flat or m/tte in block	2	2	2	2	2	2	2	2
	S/C flat or m/tte in conversion	3	3	3	3	3	3	3	3
	S/C flat (unspecified block/conversion)	4	4	4	4	4	4	4	4
	flat (unspecified S/C or not)	5	5	5	5	5	5	5	5
	room(s) (i.e. not S/C)	6	6	6	6	6	6	6	6
	N/A	X	X	X	X	X	X	X	X
<u>NUMBER OF ROOMS</u>	Less than one	9	9	9	9	9	9	9	9
(excl. K, B, W/C)	One	1	1	1	1	1	1	1	1
	Two	2	2	2	2	2	2	2	2
	Three	3	3	3	3	3	3	3	3
	Four	4	4	4	4	4	4	4	4
	Five	5	5	5	5	5	5	5	5
	Six or more	6	6	6	6	6	6	6	6
	N/A	X	X	X	X	X	X	X	X
<u>FURNISHED OR UNFURNISHED</u>	Furnished	1	1	1	1	1	1	1	1
	Unfurnished	2	2	2	2	2	2	2	2
	N/A	X	X	X	X	X	X	X	X
<u>FACILITIES - Kitchen</u>	Own	1	1	1	1	1	1	1	1
	Shared	2	2	2	2	2	2	2	2
	None	3	3	3	3	3	3	3	3
	Cook in room	4	4	4	4	4	4	4	4
	N/A	X	X	X	X	X	X	X	X
<u>Bathroom</u>	Own	1	1	1	1	1	1	1	1
	Shared	2	2	2	2	2	2	2	2
	None	3	3	3	3	3	3	3	3
	H. & C. available	4	4	4	4	4	4	4	4
	N/A	X	X	X	X	X	X	X	X
<u>W/C</u>	Own	1	1	1	1	1	1	1	1
	Shared	2	2	2	2	2	2	2	2
	N/A	X	X	X	X	X	X	X	X
General statement about amenities in shared accom. (e.g. all amenities)		1	1	1	1	1	1	1	1
	N/A	X	X	X	X	X	X	X	X
<u>RENT</u>	Vague reference (e.g. moderate)	01	01	01	01	01	01	01	01
	Less than £2	02	02	02	02	02	02	02	02
	£2 but less than £2 10	03	03	03	03	03	03	03	03
	£2 10 " " " £3	04	04	04	04	04	04	04	04
	£3 " " " £3 10	05	05	05	05	05	05	05	05
	£3 10 " " " £4	06	06	06	06	06	06	06	06
	£4 " " " £4 10	07	07	07	07	07	07	07	07
	£4 10 " " " £5	08	08	08	08	08	08	08	08
	£5 " " " £6	09	09	09	09	09	09	09	09
	£6 " " " £7	10	10	10	10	10	10	10	10
	£7 " " " £7 10	11	11	11	11	11	11	11	11
	£7 10 " " " £8	12	12	12	12	12	12	12	12
	£8 " " " £9	13	13	13	13	13	13	13	13
	£9 " " " £10	14	14	14	14	14	14	14	14
	£10 and over	15	15	15	15	15	15	15	15
	N/A	X	X	X	X	X	X	X	X
<u>RESTRICTIONS</u>	"No restrictions"	1	1	1	1	1	1	1	1
	'No' to coloured	2	2	2	2	2	2	2	2
	'Yes' to coloured	3	3	3	3	3	3	3	3
	'No' to children	4	4	4	4	4	4	4	4
	'Yes' to children	5	5	5	5	5	5	5	5
	For Male	6	6	6	6	6	6	6	6
	For Female	7	7	7	7	7	7	7	7
	For Business Person(s)	8	8	8	8	8	8	8	8
	Others (record)	9	9	9	9	9	9	9	9
	N/A	X	X	X	X	X	X	X	X
<u>"KEY MONEY"</u> Any reference to 'key money', 'premium', 'transfer of lease', 'f & f' etc (write in plus amount)									
	N/A								

Address (if address cannot be divulged, please give as exact a location as is possible, e.g., street name and postal district)	Kind of Accommodation e.g., whole house, s.c. flat in block, conversion, room(s) etc.	No. of Rooms excl. kitchen, bathroom, and W.C.	Facilities available (Please tick if own or shared)			What Security of Tenure is offered to the Tenant?	Inclusive Rent per week	Gross Value (Please indicate whether you are giving the old or new value)	Lump Sum required for F & F, transfer of lease etc. (Please specify)	Would a family with children be acceptable tenants in this accommodation?		Is this Accommodation on your Books and available to any caller at your Office?
			Kitchen	Bath-room	W.C.					Yes or No	If not, please state reason	
			<input type="checkbox"/> Own	<input type="checkbox"/> Shared	<input type="checkbox"/> Own							
			<input type="checkbox"/> Own	<input type="checkbox"/> Shared	<input type="checkbox"/> Own							
			<input type="checkbox"/> Own	<input type="checkbox"/> Shared	<input type="checkbox"/> Own							

**Would a family with children be acceptable tenants in this accommodation?**

**Lump Sum  
required  
for F+F,  
transfer of  
lease etc.  
(Please  
specify)**

**Gross Value**  
(Please indicate whether you are giving the old or new value)

**Inclusive  
Rent  
per week**

## What Security of Tenure is offered to the Tenant?

Facilities available  
(Please tick if own  
or shared)

Bath-  
room

W.C.

DATA

No. of  
Rooms excl.  
kitchen,  
bathroom,  
and W.C.

Kind of Accommodation e.g. whole house, s.c. flat in block, s.c. flat in conversion, room(s) etc.

Address (if address cannot be divulged, please give as exact a location as is possible, e.g. street name and postal district)

**Is this  
Accommo-  
dation on  
your Books  
and avail-  
able to any  
caller at  
your  
Office?**

**in not,  
please  
state  
reason**

Yes or No





## APPENDIX V

This reproduces the Social Survey Report  
on its inquiries



THE SOCIAL SURVEY

# Privately Rented Accommodation in London

*by*

P. G. Gray and Jean Todd

*A report on inquiries made in December 1963  
and June 1964 for the Committee  
on Housing in Greater London*

CENTRAL OFFICE OF INFORMATION

SS361

*December 1964*





# CONTENTS

Page

1.0 INTRODUCTION .. .. .	303
2.0 THE TENANTS .. .. .	305
2.1 Seven Types of Letting .. .. .	305
2.2 Size of Accommodation Units .. .. .	307
2.3 When the Tenants Moved In .. .. .	307
2.4 Household Composition .. .. .	309
2.5 Where They were Born and When They Came to the London Area .. .. .	310
2.6 Incomes .. .. .	312
3.0 THE LANDLORDS .. .. .	313
3.1 Types of Landlord .. .. .	313
3.2 Individual Type Landlord .. .. .	314
3.3 Type of Landlord by Type of Letting .. .. .	316
3.4 Size of Landlord's Holdings .. .. .	316
3.5 When They Became Landlords .. .. .	318
3.6 Use of Managing Agents .. .. .	319
4.0 OVERCROWDING AND UNDEROCCUPATION .. .. .	320
5.0 THE CONDITION OF THE BUILDING .. .. .	323
5.1 The 1960 Rateable Value of the Lettings .. .. .	323
5.2 Age of Building .. .. .	323
5.3 Fitness and Life of Building .. .. .	323
5.4 Overall State of Repair and Decoration .. .. .	324
5.5 Decoration .. .. .	325
5.6 Repairs and Fitments .. .. .	326
6.0 THE AMENITIES AVAILABLE TO THE HOUSEHOLD .. .. .	328
6.1 The Sink .. .. .	328
6.2 The Bath .. .. .	330
6.3 The Hand Basin .. .. .	330
6.4 Hot Water at Three Points .. .. .	331
6.5 The W.C. .. .. .	331
6.6 Changes Since 1960 .. .. .	331
6.7 Standard Grants .. .. .	332
7.0 LANDLORD-TENANT RELATIONS .. .. .	334
7.1 Introduction .. .. .	334
7.2 Notices to Quit and the Level of Abuse .. .. .	335
7.3 Pressure on Controlled Tenants .. .. .	336
7.4 The Rent Book and Getting in Touch with the Landlord .. .. .	337
7.5 Deposits and Rent Arrears .. .. .	339
7.6 Views on Each Other .. .. .	339

	<i>Page</i>
8.0 LANDLORDS POLICIES .. .. .	341
8.1 How They Acquired the Rateable Unit .. .. .	341
8.2 When They Acquired the Rateable Unit .. .. .	341
8.3 Why They Acquired the Rateable Unit .. .. .	341
8.4 Their Present Views on the Lettings .. .. .	342
8.5 Future Lettings and the Responsibility for Repairs and Decorations .. .. .	346
8.6 Filling Vacancies .. .. .	346
9.0 GROSS VALUE AND NET RENTS .. .. .	346
9.1 Gross Value .. .. .	346
9.2 Net Rents .. .. .	350
9.3 Ratio of Net Rent to Gross Value .. .. .	351
9.4 The Trend in Rents that are Not Controlled .. .. .	357
9.5 Rent Paid for Different Types of Accommodation .. .. .	358
10.0 CHANGES IN THE COMPOSITION AND SIZE OF THE PRIVATELY RENTED SECTOR .. .. .	359
10.1. Changes in the Tenure Pattern Between 1960 and 1963 .. .. .	359
10.2. Some Estimates for the Overall Decline of the Privately Rented Sector .. .. .	362
11.0. THE SHRINKING CONTROLLED SECTOR .. .. .	363
12.0 METHODOLOGY .. .. .	365
12.1 The Difference Between the Survey Area and the Committee's Review Area .. .. .	366
12.2 The Pilot Problem .. .. .	367
12.3 The 1960 Survey .. .. .	368
12.4 The 1963 Tenant Inquiry .. .. .	370
12.5 The Landlord Inquiry .. .. .	376
12.6 Non-Response .. .. .	379
12.7 Processing Problems .. .. .	383
12.8 Definitions .. .. .	384
1963 TENANT INQUIRY QUESTIONNAIRE.. .. .	385
(a) Information Sheet .. .. .	385
(b) Tenant Questionnaire .. .. .	388
LANDLORD INQUIRY QUESTIONNAIRES .. .. .	396
Landlord Interview Questionnaire Type 1 .. .. .	396
Self-Completion Landlord Questionnaire .. .. .	404
(a) Questions About a Particular Dwelling .. .. .	404
(b) General Questions .. .. .	408
ACKNOWLEDGEMENTS .. .. .	410



## 1.0 INTRODUCTION

At its first meeting in September 1963 the Committee on Housing in Greater London started discussions with the Social Survey as to what data could be collected to help in its deliberations. The Committee's terms of reference were "to survey the housing situation in Greater London with particular reference to the use, maintenance and management of rented accommodation, whether privately or publicly owned, and to the relations between the occupiers of rented accommodation and private landlords".

To understand the reasons for the programme undertaken by the Social Survey it is perhaps necessary to consider what statistics were already available to the Committee. As with so many committees of inquiry it had clearly to present a picture not only of things as they are but also the changes which are taking place. The first requirement could be met by special ad hoc inquiries but the determination of trends requires in general past measurements for comparison and it is difficult to remedy an earlier failure to provide them.

Between the end of the last war and the 1957 Rent Act no general housing surveys were made in Great Britain. The major source of information was the 1951 Census but since this did not classify dwellings by their tenure, it could not provide any separate information for the rented housing sector with which the Committee was concerned.

Then in 1957 when the Rent Act was about to come into operation the Social Survey was asked at short notice to mount an inquiry<sup>1</sup> to measure some of the immediate effects of this legislation. It was to be a "before and after" study with a special sample directed mainly to discovering what would happen to the accommodation which was to become decontrolled as a result of the change in the rateable value limit for control, the inquiry being so designed as to provide separate estimates for Metropolitan London. The results showed the relatively greater importance of "creeping decontrol" on the size of the controlled sector and that the effect of "block decontrol" had been a good deal less than had been forecast prior to the passage of the Rent Act. This inquiry provided the base line for measuring future changes in the size of the controlled sector.

Meantime some useful stimulus to research activity has been provided by the surveys sponsored by the Rowntree Trust. These were national surveys<sup>2</sup> covering England but the samples were not large enough to provide separate analyses for the London area.

Close on the heels of the Rent Act Inquiry came a request from the Ministry for a general purpose survey covering England and Wales. The field work for this survey took place in July 1960, and half the total sample was assigned to Greater London. The 1960 Survey<sup>3</sup> covered a wide range of topics, bringing together the results of interviewing the occupants of the dwellings with other

---

<sup>1</sup> "Rent Act 1957, Report of Inquiry", (Cmnd. 1246, 1961).

<sup>2</sup> "Housing since the Rent Act", D. V. Donnison, C. Cockburn and T. Corlett.

<sup>3</sup> "The Housing Situation in 1960", P. G. Gray and R. Russell, The Social Survey.

information obtained from the Local Authorities and the Valuation Department of Inland Revenue. It was however designed as a single operation with no thought of using it as a basis for subsequent recalls.

The only other general source of data was the 1961 Census which, unlike the 1951 Census, classified households by the tenure of their dwellings. It was however too close in time to the 1960 Survey for the two together to provide estimates of the changes occurring.

Apart from these sources of data, there existed a considerable amount of information about local authority housing and there was the possibility of collecting further information from the local authorities. In view of this and the greater emphasis placed on privately rented accommodation in the terms of reference it seemed sensible for the Social Survey to concentrate its attention on the privately rented sector. There was also the problem of how much could be fitted into the Social Survey programme within the time allotted to the Committee to make its report.

For the privately rented sector the main source of data was clearly the 1960 Survey, though an unfortunate impression had been created that the 1960 Survey was out of date. Far from being out of date, the 1960 Survey was so recent that there was some doubt in our minds whether the recall survey we suggested would be able, with the sample available, to measure some of the smaller changes that would have occurred in the three years which had elapsed.

There are many theoretical advantages in recalling on a previously interviewed sample to measure change and we have for many years advocated the setting up of a continuously growing master sample of buildings for studying changes in the housing situation but there are considerable practical problems as well, which needed exploring. The 1960 Survey had not been prepared as the sampling basis for such a recall survey but in the circumstances it had clearly to be used in this way.

To measure precisely the rate of decline of the privately rented sector required not only the revisiting of that part of the 1960 Survey which consisted of privately rented accommodation but the owner-occupied sector as well since a very small amount of this latter sector would have become privately rented. We did not think that this small amount justified the considerable amount of time and money involved. Strictly speaking an additional sample of new property built since 1960 was also needed to complete the picture. Any addition to the privately rented sector from this source was however likely to be negligible. Thus only that accommodation which was privately rented in 1960 was revisited on the new inquiry. It should be noted that the very important estimates dealing with the changes in the controlled sector are in no way affected by these decisions.

At the same time as measuring the changes that had occurred, this recall survey, to which we shall refer as the 1963 Tenant Inquiry, dealt with certain matters not previously covered in the 1960 Survey, in particular, asking some questions about relations between landlord and tenant. The field work took place during November and December 1963.

As the Committee's discussions proceeded it became clear that although a good deal was known about a rather well publicised minority of landlords, little data was available about landlords in general. The Social Survey were a little reluctant to undertake a survey of landlords, since it appeared to be a very difficult and time consuming undertaking, a view which subsequent



events have done nothing to change. But the need for such an inquiry was clear if the Committee's terms of reference were to be met.

There were obvious advantages in interviewing the landlords of the same property for which we had both the 1960 and 1963 information. It would be possible to question them about their policy for the particular piece of property for which we had already a lot of information, rather than to ask general questions. Ideally this would have taken place at the same time as the 1963 Tenant Inquiry, but the decision to do this Landlord Inquiry was only reached after the planning for the first inquiry was well advanced. Considerable detailed planning was required for the Landlord Inquiry and it was hoped to put it into the field in March 1964. Due to illness the fieldwork did not take place until June and July 1964, but wherever possible the landlords were questioned about conditions at the end of 1963, so that the data should be comparable with that obtained from the tenants.

It should be noted that the 1960 Survey was based on an area known as the London Conurbation which does not quite coincide with the area named in the Committee's terms of reference. The difference, however, in terms of privately rented households is very small and the 1960 Survey boundaries have been adhered to throughout our inquiries.

Thus this report is based on data taken from the 1960 Survey, the 1963 Tenant Inquiry and the Landlord Inquiry. Those rateable units which contained any households privately renting their accommodation in 1960, were revisited and the interview material forms the 1963 Tenant Inquiry. The landlords of those rateable units which had remained in the privately rented sector were later interviewed and this is referred to as the Landlord Inquiry.

This introduction has briefly described the background to these inquiries and probably gives sufficient detail for those only interested in the results. Further details of the methods used and the problems encountered will be found in the last section, 12.0 Methodology, which is intended for the more statistically minded readers and those interested in survey techniques.

## **2.0 THE TENANTS**

The privately rented sector in the London Conurbation is made up of a great variety of lettings. This great variation stems from two main sources. On the one hand the physical make-up of the accommodation units varies from a whole house occupied by one household to rooms occupied by separate households, the whole range of which may be let furnished or unfurnished; on the other, the existence of a system of rent control, which does not cover all tenancies, results in major differences in character between tenancies which are controlled and those which are not.

The effect of these major differences is reflected in the information relating to tenants and in that relating to landlords. The analyses have therefore, for the most part, been done in terms of seven different types of letting.

### **2.1 Seven Types of Letting**

These seven groups are made up of the nine possible combinations of three types of tenancy and three types of accommodation.

The tenancy types are

- (i) Controlled, which is of course unfurnished.
- (ii) Not controlled—unfurnished.
- (iii) Not controlled—furnished.



while the three types of accommodation are

- (a) The singly occupied house.
- (b) The singly occupied purpose built flat.
- (c) Parts of houses or flats.

The parts of houses or flats in (c) may or may not be separately rated; the majority are not.

**Table 1 Types of Letting**

1963 Tenant Inquiry

Lettings

Type of Tenancy	Type of Accommodation			All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	
Controlled	% 73 (35%)	% 42 (16%)	% 38 (49%)	% 47 (100%)
Not controlled				
Unfurnished	24 (15%)	57 (28%)	35 (57%)	36 (100%)
Furnished	3 (3%)	1 (1%)	27 (96%)	17 (100%)
All Types	100 (23%)	100 (18%)	100 (59%)	100 (100%)

Based on a sample of 1,043 lettings, six of which could not be assigned in this table.

Table 1 shows that 59 % of all lettings in the privately rented sector are parts of houses or flats and that of the remainder, singly occupied houses outnumber singly occupied purpose built flats by 23 % to 18 %. Of the furnished lettings almost all (96 %) are parts of houses or flats and among the controlled lettings singly occupied houses outnumber singly occupied flats by almost two to one whereas the reverse is the case among the non-controlled unfurnished lettings.

Looked at in another way the table shows that a minority, 47 %, of all lettings are controlled. There is an appreciable difference between the types of accommodation in the proportion controlled, 73 % for singly occupied houses, 42 % for singly occupied purpose built flats and 38 % for parts of houses or flats, this latter figure becoming 53 % if the furnished lettings are excluded. In considering these differences it has to be remembered that a proportion of the non-controlled lettings will have rateable values above the new control limit of £40 introduced by the 1957 Rent Act, these proportions being 37 % for the singly occupied houses, 37 % for the singly occupied purpose built flats and 9 % for the parts of houses or flats. If these high rateable value lettings are excluded then the proportion of controlled lettings in each of the three groups becomes:

Unfurnished singly occupied houses	..	..	..	83%
Unfurnished singly occupied purpose built flats	..	..	..	54%
Unfurnished parts of houses and flats	..	..	..	55%

The big difference here between 83 %, 54 %, 55 % is largely due to the fact that houses are more likely than other types of lettings to be sold for owner-occupation when they come out of control and thus disappear from the privately rented sector. This means that a high proportion of those houses still in the privately rented sector are controlled.

Since two of the nine groupings in Table 1 are so small they can be (and for practical purposes must be) combined, with very little loss of information, into seven groups, one of which consists of all furnished lettings. The relative sizes of the seven groups are then as follows:

<i>Controlled (Unfurnished)</i>					
Singly occupied house	..	..	..	..	17
Singly occupied purpose built flat	..	..	..	..	7
Part of house or flat	..	..	..	..	23
					47
<i>Not Controlled—Unfurnished</i>					
Singly occupied house	..	..	..	..	5
Singly occupied purpose built flat	..	..	..	..	10
Part of house or flat	..	..	..	..	21
Not Controlled—Furnished	..	..	..	..	17
					36
					100

Before going on to show the appreciable differences which exist between the tenants of these seven groups of lettings it may be helpful to examine two further analyses which will help to explain these differences. The first will show the size of the accommodation let in terms of bedrooms; the second will show the year in which the present occupants moved in.

### 2.2 Size of Accommodation Units

The most useful way of distinguishing accommodation units by size is to take the number of bedrooms available to the household, excluding any which are unusable or sublet. (About 5% of lettings involve subletting). The top section of Table 2 shows the number of bedrooms available to the households in each of the seven letting groups and from this it is immediately apparent that the privately rented sector does not provide much accommodation suitable for large or expanding families.

In only 22% of the accommodation units are there three or more bedrooms, 46% consist of only one bedroom, 32% of two. It is only in the singly occupied houses that there is a high proportion of units with three or more bedrooms, 67% in the controlled group and 63% in the non-controlled group. Of the singly occupied purpose built flats 10% of the controlled ones have three bedrooms compared with the rather higher proportion of 21% for those not controlled. Supplying relatively even less three bedroom accommodation are the unfurnished parts of houses or flats with 9% for the controlled group and 12% for those not controlled. Of these unfurnished parts of houses or flats well over half have one bedroom only. At the other extreme from the singly occupied houses come the furnished accommodation units, 90% of which have only one bedroom. These very considerable differences will of course be reflected in the types of tenant to be found in the various types of letting.

### 2.3 When the Tenants Moved In

An examination of when the present households moved into their accommodation will also be found helpful in understanding why the households differ so much in composition and here two impressive things emerge in the lower part of Table 2, first the wartime bulge and secondly the distribution for the furnished lettings.

**Table 2 Bedrooms Available to the Household, When They Moved In, and Whether They are Trying to Move by Type of Letting**

1963 Tenant Inquiry

Privately renting households

Number of Bedrooms Available to Household	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
1	% 2	% 37	% 52	% 7	% 36	% 57	% 90	% 46
2	31	53	39	30	43	31	7	32
3 or more	67	10	9	63	21	12	3	22
	100	100	100	100	100	100	100	100
When the Household (Housewife) Moved in 1912 or earlier	% 8	% —	% 3	% —	% —	% —	% —	% 2
1913-1917	5	2	3	—	—	—	—	2
1918-1922	4	—	2	—	—	1	—	1
1923-1927	4	—	3	2	1	2	—	2
1928-1932	6	7	3	2	4	2	—	3
1933-1937	11	7	7	—	1	1	—	18
1938-1942	38	35	30	18	3	6	1	18
1943-1947	9	24	18	2	5	3	3	9
1948-1952	8	17	15	7	5	2	2	8
1953-1956	}7	}12	}16	}7	}13	}14	}6	}11
1957								
1958	—	—	—	8	7	9	4	4
1959	—	—	—	9	6	8	3	3
1960	—	—	—	9	7	11	4	3
1961	—	—	—	5	13	10	12	6
1962	—	—	—	17	18	12	17	9
1963 (part) †	—	—	—	14	17	19	48	15
	100	100	100	100	100	100	100	100
Proportion of Households Trying to Move	13%	12%	20%	14%	21%	32%	32%	22%
Sample	172	77	237	57	106	214	174	1043†

† Includes six cases which could not be assigned by type of letting.

‡ About 11 months.

Starting just before the war, the five years 1938-1942 show a very considerable bulge in the numbers of households moving in. Taking all types of letting together, twice as many moved in during this five year period as in either of the two succeeding five year periods. A similar bulge of greater or lesser degree appears in the distributions for all the groups of unfurnished lettings except the singly occupied non-controlled purpose built flats. For the singly occupied controlled houses the difference between these five years and each of the two succeeding five year periods is as much as four to five times.

Comparing the three controlled groups, 76% of those in singly occupied houses moved in over 20 years ago as did 47% of those in purpose built flats and 51% of those in parts of houses or flats.

A strikingly different picture is shown for the furnished lettings, where half the households had moved in during the last year and almost four-fifths during the last three years. Since the furnished lettings were not affected directly by the 1957 Rent Act a better comparison will be found between this group and the results of combining the first six columns of the table in pairs bringing together the controlled and not controlled groups. The picture which then



emerges for the proportion of households which had moved in during 1963 is as follows:

Unfurnished Accommodation			Furnished Accommodation
<i>Singly occupied house</i>	<i>Singly occupied purpose built flat</i>	<i>Part of house or flat</i>	
3 %	10 %	9 %	48 %

The bottom line of Table 2 shows 32 % of the households were trying to move even though 48 % have only moved in during 1963. This emphasizes the short stay nature of the furnished sector.

## 2.4 Household Composition

Table 3 deals with the structure of the households to be found in the seven groups of letting, examining in turn the age of the head of household, the total number of persons in the household, the number of old people, children and very young children before summarizing this information in six groups of household types.

A very uniform distribution of ages of head of household for the privately rented sector as a whole conceals very dramatic differences for the seven component parts. The operation of the 1957 Rent Act has ensured that there are very few heads of household under 30 years of age in the controlled sector. In contrast 52 % of the heads of household are under 30 in the furnished sector. Heads of household in the 70 or over age group account for 26 %, 21 % and 32 % in the three groups of controlled accommodation compared with 5 %, 11 %, and 8 % in the three corresponding unfurnished non-controlled groups and 5 % for the furnished group. When combined for the controlled sector as a whole the result is as follows:

<i>Age of Head of Household</i>	<i>All Controlled Tenancies %</i>
Up to 29	1
30 to 39	7
40 to 49	15
50 to 59	25
60 to 69	24
70 or over	28
	<hr/> 100

With such an age distribution it becomes clear that death and ill-health will have played and will continue to play a large part in the break up of these households and in the rapid shrinkage of the controlled sector. Since elderly tenants are more likely to be susceptible to intimidation a high proportion of the controlled sector can be expected to be particularly vulnerable to pressure from any unscrupulous landlords.

The remainder of the table illustrates the differences which are to be expected with such an age pattern for the heads of household. The controlled group, particularly the singly occupied houses, contains a high proportion of older households which are likely to diminish in size. In contrast the furnished sector consists largely of single person households (40 %) or young expanding households.

**Table 3 Household Composition by Type of Letting**

1963 Tenant Inquiry

Privately renting households

Age of Head of Household	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
Up to 29	% —	% —	% 1	% 23	% 21	% 28	% 52	% 18
30-39	2	4	11	14	19	27	18	15
40-49	14	15	16	16	15	17	8	15
50-59	28	25	22	23	18	11	11	18
60-69	30	31	18	19	16	9	6	17
70 or over	26	21	32	5	11	8	5	17
	100	100	100	100	100	100	100	100
Number of Persons in Household	% 15	% 27	% 31	% 3	% 18	% 19	% 40	% 24
1	40	40	37	26	33	30	35	35
2	22	17	15	37	23	22	14	20
3	11	8	11	18	18	17	2	13
4	6	5	3	7	1	8	—	3
5 or more	6	3	3	9	7	4	—	—
	100	100	100	100	100	100	100	100
Number of Members Aged 60 or over	% 41	% 47	% 45	% 68	% 73	% 82	% 90	% 64
0	35	37	41	18	21	11	9	25
1	24	16	14	14	6	7	1	11
2 or more	—	—	—	—	—	—	—	—
	100	100	100	100	100	100	100	100
Number of Members Aged 0-15	% 84	% 82	% 81	% 51	% 63	% 54	% 78	% 71
0	8	9	9	26	20	23	14	15
1	4	6	7	12	14	7	1	9
2 or more	4	3	3	11	3	9	1	5
	100	100	100	100	100	100	100	100
Number of Members Aged 0-4	% 94	% 93	% 92	% 70	% 72	% 63	% 82	% 82
0	6	5	5	21	21	27	15	14
1	—	—	3	9	7	10	3	4
2 or more	—	—	—	—	—	—	—	—
	100	100	100	100	100	100	100	100
Type of Household	% 2	% 5	% 5	% 2	% 8	% 12	% 34	% 11
One adult under 60	12	17	13	12	22	21	31	19
Two adults under 60	5	8	14	30	28	33	20	19
Small families	6	6	5	14	5	10	2	6
Large families	34	19	14	26	17	10	3	16
Older small	41	45	49	16	20	14	10	29
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	11043†

† Includes six cases which could not be assigned by type of letting.

## 2.5 Where They Were Born and When They Came to the London Area

Table 4 shows first of all the birthplace of the head of household. It shows that for the privately rented sector as a whole 85% of the heads of household were born in Great Britain, 62% within Greater London, 18% in the rest of England, 3% in Wales and 2% in Scotland. The remaining 15% consists of 5% born in Ireland, 4% in the West Indies, India, Pakistan or West Africa, 2% in other Commonwealth countries, and 4% elsewhere, mainly in Europe. For both controlled and non-controlled unfurnished accommodation 98%

of the heads of household singly occupying houses and 87% of those singly occupying purpose built flats were born in Great Britain. For those occupying parts of houses or flats, 94% of those with controlled tenancies as against 86% of those with non-controlled unfurnished tenancies, were born in Britain. In contrast those born in Great Britain have the narrowest of majorities 51% in the furnished sector, where 15% were born in Ireland, 14% in the West

**Table 4 Where They Were Born, Where They Came from and When They Arrived by Type of Letting**

1963 Tenant Inquiry

Privately renting households

Place of Birth of Head of Household	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
Greater London	76	65	77	74	60	64	23	62
Rest of England	16	15	14	18	23	17	21	18
Wales	3	3	2	2	3	2	4	3
Scotland	3	4	1	4	1	3	3	2
Ireland	2	4	2	1	4	7	15	5
West Indies, India, Pakistan, West Africa } Other Commonwealth Other Countries*	—	4	—	—	3	3	14	4
	—	1	—	—	1	—	8	2
	—	4	4	1	5	4	12	4
	100	100	100	100	100	100	100	100
Where Head of Household Lived Before Coming to Greater London	22	22	19	21	33	24	34	24
Rest of England	3	4	1	2	—	1	2	2
Wales	3	4	1	5	1	3	2	2
Scotland	1	3	2	—	2	6	10	4
Ireland	—	—	1	—	2	1	13	3
West Indies, India, Pakistan, West Africa } Other Commonwealth Other Countries*	—	1	—	2	3	3	10	3
	—	4	3	—	6	5	11	5
All life in Greater London†	71	62	73	70	53	57	17	57
	100	100	100	100	100	100	100	100
How Long Ago the Head of Household Arrived in Greater London (years)	%	%	%	%	%	%	%	%
Up to 5	2	—	1	7	9	10	53	12
6-10	—	3	—	3	10	11	13	6
11-15	—	1	—	2	9	7	4	3
16-20	2	1	5	9	7	5	5	5
Over 20	25	34	21	9	12	10	8	17
All life in Greater London†	71	62	73	70	53	57	17	57
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	1043†

\* Mainly European.

† Living elsewhere for up to six months has been ignored.

† Includes six cases which could not be assigned by type of letting.



Indies, India, Pakistan or West Africa, 8% in other Commonwealth countries and 12% elsewhere. Londoners account for only 23% of this sector.

The second section of the table presents a very similar picture. It deals with the home of the head of household prior to his coming to the London area after an absence, if any, of more than six months.

The third section of the table is of rather greater interest in that it shows when the heads of household arrived in the London area. For the privately rented sector as a whole 57% of the heads of household had lived in the London area all their lives and 17% for over 20 years: 12% however had arrived in the last five years. About 95% of those in the controlled sector had been in the London area for over 20 years. At the other extreme 53% of those in the furnished sector had arrived in the last five years and only 25% had been there for over 20 years.

## 2.6 Incomes

For fear of jeopardizing the rest of the interview no attempt was made to obtain details of the full household income. All that was collected was the number of household members with paid jobs and the net weekly income in broad groups, of the head of the household. Even so this grouping was not obtained for 7% of the households and experience suggests that their distribution will be slightly biased in favour of the higher income groups.

Table 5 shows that the three controlled groups differ from the corresponding non-controlled groups in having higher proportions of households with no working members and much higher proportions of heads of household

**Table 5 Members of the Household with Paid Jobs and Net Weekly Income of the Head by Type of Letting**

1963 Tenant Inquiry

Privately renting households

Number of Members with a Paid Job	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
0	% 24	% 29	% 30	% 11	% 13	% 12	% 11	% 19
1	33	31	38	53	41	50	56	43
2	25	28	21	26	38	31	31	28
3 or more	18	12	11	10	8	7	2	10
	100	100	100	100	100	100	100	100
Net Weekly Income of Head of Household	%	%	%	%	%	%	%	%
Up to £5	21	15	26	2	7	6	9	14
Over £5 to £7. 10	18	18	20	7	7	8	4	12
Over £7.10 to £10	12	10	14	9	5	7	18	11
Over £10 to £12.10	16	7	9	21	9	24	23	16
Over £12.10 to £15	16	16	16	18	24	26	20	20
Over £15 to £20	14	24	13	22	18	18	19	17
Over £20	3	10	2	21	30	11	7	10
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	1043†
Income not obtained	12	6	18	1	8	20	8	74

† Includes six cases which could not be assigned by type of letting.

with net weekly incomes of £7 10s. or less. The controlled groups also have higher proportions with three or more working members. Both these differences reflect the later stage of development of the households in the controlled groups, more pensioner households and more households with grown up sons and daughters. The non-controlled singly occupied houses and purpose built flats have high proportions, 21 % and 30 %, of heads of household with net weekly incomes over £20 a week and this will largely be accounted for by the highly rated accommodation units already shown to exist in these groups.

### 3.0 THE LANDLORDS

Apart from one estimate we shall make of the number of landlords with holdings of different sizes all the analyses will be in terms of the lettings they make, or occasionally the rateable units they own.

#### 3.1 Types of Landlord

Thus Table 6 shows the proportion of lettings made by different sorts of landlords.

Table 6    Types of Landlord

Landlord Inquiry					Lettings			
Type of landlord					%			
<i>Individual</i>								
A person	..	..	..	..	48	} 51	Extra-mural	33    65
Group of persons	..	..	..	..	3		Owner-occupier	13    25
							Tenant-landlord	5    10
								51    100
<i>Company</i>								
Non property	..	..	..	..	6	} 36	Public	15    41
Mainly residential	..	..	..	..	27		Private	21    59
Mainly non-residential	..	..	..	..	3			36    100
<i>Other Bodies</i>								
Charitable trust, housing association					4	} 13		
Other trust	..	..	..	..	5			
Executors	..	..	..	..	1			
Public body	..	..	..	..	3			
								100
Sample	..	..	..	..	996			

Over half of all lettings, 51 %, are by landlords who are individuals rather than companies or other bodies.

Companies are responsible for 36 % of all lettings. Property companies with mainly residential interests account for three quarters of these company lettings, that is 27 % of all lettings. Companies, whose major interest is in non-residential property, account for 3 %, while companies whose main concern is something else, for example manufacturing, account for a further 6 % of all lettings. Between them these two groups account for the other quarter of company lettings. A different subdivision of all types of company

lettings shows that 41 % are by public companies and 59 % by private companies. Thus only 15 % of all lettings are by public companies with access to the capital market.

A miscellaneous group of other bodies account for the remaining 13 % of lettings not made by individuals or companies; charitable trusts account for nearly 4 %, other trusts for 5 %, executors for 1 % and public bodies such as nationalised industries, hospitals etc. for 3 %.

When the landlord is an individual or group of individuals three different situations may be distinguished. In the most common situation the landlord lives outside the rateable unit which is, or contains, the letting. Such extra-mural landlords account for 65 % of lettings by landlords who are individuals. Ideally we would have excluded from this group the small number of cases where the landlord lives in the house containing the rateable unit, though not in the rateable unit itself, but this is rendered rather difficult by the method of the inquiry. Such cases would perhaps have been better classified with the owner-occupiers who live in the rateable units of which they let parts. These owner-occupiers are the landlords of 25 % of the lettings made by individuals. The remaining 10 % of such lettings are accounted for by landlords who are themselves tenants within the rateable units of which they let parts and to whom we shall refer as tenant-landlords.

### 3.2 Individual Type Landlords

Further personal particulars were sought wherever the landlord was one individual person: these covered age, sex, income group and country of birth.

**Table 7 Age of Landlords Who Are Individuals**

*Landlord Inquiry*

*Lettings*

<i>Age of Landlord</i>	Extra-mural Landlords		Owner-occupier and Tenant-landlords	
	Males	Females	Males	Females
Up to 29	% —	% —	% 5	% —
30 to 39	6	5	20	4
40 to 49	25	13	18	4
50 to 59	23	17	20	8
60 to 69	30	22	25	27
70 or over	16	43	12	57
	—	—	—	—
	100	100	100	100
Sample	190	119	117	55
Information not obtained	24	16	2	6

Of the lettings made by landlords who are individuals about two thirds are by men. Where the lettings are by men the owner-occupying and tenant-landlords tend to be slightly younger than the extra-mural ones. Where the lettings are by women the reverse seems to be the case. Generally where the



lettings are by women, the landlords tend to be considerably older than in the case of men, being presumably widows in many cases, though we did not ask for marital status.

In an appreciable proportion of cases we failed to get the income group as we did not think it advisable to ask this question on the form issued to those landlords who were dealt with by post or through managing agents. Thus the percentage distribution for the lettings by extra-mural landlords probably underestimates the proportion let by landlords in the highest income group.

**Table 8 Income of Landlords Who Are Individuals**

*Landlord Inquiry*

*Lettings*

<i>Net Weekly Income of Landlord</i>	<i>Extra- mural landlords</i>	<i>Owner- occupiers</i>	<i>Tenant- landlords</i>
	<i>%</i>	<i>%</i>	<i>%</i>
Up to £5	6	5	22
Over £5 to £7 10s.	8	20	24
Over £7 10s. to £10	6	4	4
Over £10 to £12 10s.	5	15	20
Over £12 10s. to £15	6	19	14
Over £15 to £20	9	23	10
Over £20	60	14	6
	100	100	100
Sample	309	122	50
Information not obtained	131	24	—

**Table 9 Birthplace of Landlords Who Are Individuals**

*Landlord Inquiry*

*Lettings*

<i>Landlord's Country of Birth</i>	<i>Extra- mural landlords</i>	<i>Owner- occupiers</i>	<i>Tenant- landlords</i>
	<i>%</i>	<i>%</i>	<i>%</i>
Great Britain	91	49	96
West Indies, Pakistan, India, West Africa	4	15	—
Other Commonwealth	—	5	—
Other (mainly European)	5	31	4
	100	100	100
Sample	309	122	50
Information not obtained	38	1	1

As might be expected the tenant-landlords are the least affluent group, nearly half of them falling in the two lowest income groups. In contrast 60% of the lettings by the extra-mural group are by landlords with incomes of £20

a week or more, and this proportion is probably an underestimate as we have said before.

Whereas almost all the lettings by tenant-landlords are by persons born in Great Britain, in the case of owner-occupiers those born in Britain are outnumbered by those born elsewhere.

On examination it was found that half of the foreign born extra-mural landlords lived in the same building as their tenants though not in the same rateable unit. These landlords are more in character with owner-occupier landlords than with extra-mural ones. If they are excluded from this analysis the "true" extra-mural landlords have a very similar distribution to the tenant-landlords. Thus the outstanding group consists of the lettings made by owner-occupiers.

### 3.3 Type of Landlord by Type of Letting

Table 10 shows the different types of letting made by the different types of landlord. The great majority (85%) of furnished lettings were made by one individual or a group of individuals. The remaining 15% were all let by companies. There were no furnished lettings by landlords in the Other Bodies group. Companies were responsible for more than two-thirds of the lettings in purpose built flats whether the flats were controlled or not. In the other groups taken together, over half of the lettings were by individuals.

**Table 10    Type of Landlord by Type of Letting**

1963 Tenant Inquiry—Landlord Inquiry

Privately renting households

Type of Landlord	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
<i>Individual</i>	%	%	%	%	%	%	%	%
A person	51	13	53	36	6	56	82	48
Group of persons	3	2	4	—	—	2	3	2
<i>Company</i>	33	68	28	38	72	27	15	36
<i>Other Bodies</i>								
Charitable trust, housing association	3	3	3	9	18	3	—	4
Other trust	7	12	9	4	4	3	—	6
Executors	1	2	2	2	—	1	—	1
Public Body	2	—	1	11	—	8	—	3
	100	100	100	100	100	100	100	100
Sample	141	65	172	45	90	161	108	786†

† Includes four cases which could not be assigned by type of letting.

### 3.4 Size of Landlords' Holdings

Landlords were classified according to the number of lettings they made in the London Conurbation. This permits estimates to be made of the proportion of landlords falling into each size group as well as the proportion of lettings accounted for by landlords in each size group.

At one extreme some 40 or 50 landlords with 1,000 lettings or more each, while constituting only a minute fraction of the total number of landlords, account for 15% of all the lettings. At the other extreme some 60·4% of the landlords make only one letting and account for only 14% of all lettings.

**Table 11 Size of Landlords' Holdings**

*Landlord Inquiry*

*Landlords and Lettings*

<i>Number of Lettings in the London Conurbation</i>	<i>Proportion of Landlords</i>	<i>Proportion of Lettings</i>
	<i>%</i>	<i>%</i>
1	60·4	14
2-4	25·1	16
5-9	9·2	13
10-24	3·6	11
25-49	0·9	7
50-99	0·5	7
100-499	} 0·3	12
500-999		5
1000 or more		15
	<hr/> 100·0	<hr/> 100
Sample	—	996

In addition to this large group of landlords making only one letting there is a sizeable group, amounting to 17·7%, whose lettings are confined to one building, e.g. letting only one house to three tenants. Thus in all, 78·1% of landlords let only one building as a whole or in parts and these landlords account for 28% of all lettings.

Table 12 gives a distribution of lettings by size of holding for five groupings of landlord type. Of the lettings by individuals only 5% are by those having more than a hundred, which may be compared with the 62% by companies and 96% by public bodies. A comparison between public and private companies is given below:

<i>Size of Holding (Lettings)</i>	<i>Proportion of Lettings</i>	
	<i>Public Company</i>	<i>Private Company</i>
	<i>%</i>	<i>%</i>
1-24	6	30
25-99	6	26
100-999	36	33
1000 or more	52	11
	<hr/> 100	<hr/> 100



**Table 12 Size of Holding by Type of Landlord***Landlord Inquiry**Lettings*

<i>Number of Lettings in the London Conurbation</i>	Type of Landlord					All Types
	Individual	Company	Charitable Trust, Housing Associa- tion	Other Trusts, Executors	Public Bodies	
	%	%	%	%	%	%
1	26	—	—	2	—	14
2-4	28	3	2	7	4	16
5-9	17	11	—	4	—	13
10-24	15	7	4	17	—	11
25-99	9	17	22	31	—	14
100-999	4	34	27	24	17	17
1000 or more	1	28	45	15	79	15
	100	100	100	100	100	100
Sample	506	357	47	59	27	996

**3.5 When They Become Landlords**

Table 13 gives a distribution of lettings by when the landlord started letting in the London area for the five groupings of types of landlord.

**Table 13 When They Became Landlords by Type***Landlord Inquiry**Lettings*

<i>How Long They Have Been Letting Flats or Houses in the London Area (years)</i>	Type of Landlord					All Types
	Individual	Company	Charitable Trust, Housing Associa- tion	Other Trusts, Executors	Public Bodies	
	%	%	%	%	%	%
1	3	3	—	—	—	2
2	3	3	—	1	—	3
3	4	3	—	—	—	3
4	4	2	—	—	—	3
5	3	2	—	—	—	2
6	8	2	—	—	—	5
7	7	3	2	2	—	5
8	3	2	2	2	—	3
9	3	2	2	2	—	2
10-19	24	13	7	15	4	18
20 or more	38	65	87	78	96	54
	100	100	100	100	100	100
Sample	506	357	47	59	27	996

About 77% of all lettings are made by landlords who commenced operations in the London area before the 1957 Rent Act, 23% by those who commenced since. These new landlords are largely confined to the two groups of individual landlords and companies, the other groups of landlords being on the whole long established. The figures show an appreciable increase in landlord activity just after the passage of the 1957 Act (six and seven years ago), this increase being rather greater in the case of the individual landlords. The numbers in our sample are small but close examination suggests that in the case of the group of landlords who are individuals, the increase resulted from houses let in multiple occupation where an extra-mural landlord was replaced by a landlord living on the premises, often foreign born.

Table 14 confirms that the number of lettings by landlords whose holdings consisted of only one building let in parts increased sharply at the time of the 1957 Act. For those landlords letting more than one building and with less than 500 lettings an increase occurred but this is not so marked. For landlords with only one letting and for the large landlords with 500 or more lettings no such increase occurred. Closer examination shows that few of the newer landlords in fact had holdings of 200 or more lettings.

**Table 14 When They Became Landlords by Size of Holding**

<i>Landlord Inquiry</i>			<i>Lettings</i>		
<i>How Long They Have Been Letting Flats or Houses in the London Area (years)</i>	<i>Lettings Confined to One Building</i>		<i>Lettings Involving More Than One Building</i>		
	<i>One letting only</i>	<i>More than one letting</i>	<i>Up to 49 lettings</i>	<i>50-499 lettings</i>	<i>500 or more lettings</i>
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
1-3	18	25	8	7	—
4-5	11	6	7	3	1
6-7	9	25	11	7	—
8-9	12	6	6	4	1
10-19	22	20	26	15	1
20 or more	28	18	42	64	97
	100	100	100	100	100
Sample	122	138	429	186	194

### 3.6 Use of Managing Agents

Before considering landlords' policies it is as well to see to what extent it is really managing agents who make the decisions. In 32% of all lettings a managing agent is involved. This proportion varies considerably with the distance between the landlord's home or office and the letting concerned.

<i>Proportion of lettings at this distance</i>	<i>Distance between landlord and letting</i>	<i>Proportion of lettings where an agent is involved</i>
<i>%</i>		
22	In same building	1%
25	Up to a mile	28%
33	Over 1 mile up to 10	42%
12	Over 10 miles up to 50	47%
8	Over 50 miles	77%
100		

There is also a considerable variation with the size of the landlord's holding.

<i>Number of lettings in the London Conurbation</i>	<i>Proportion of lettings where an agent is involved</i>
1	7%
2-4	20%
5-9	33%
10-24	47%
24-49	67%
50-99	40%
100-499	41%
500-999	35%
1000 or more	19%

Thus the maximum use of managing agents (67%) is by the group of landlords with 25-49 lettings.

Where an agent was involved we asked whether the agent would be likely to make the decisions for five aspects of management.

	<i>Proportion of lettings where agent makes decision</i>	
	<i>Agent involved at all</i>	<i>Of all lettings</i>
Fixing the rent .. .. .	69%	22%
Selecting the tenants .. .. .	81%	26%
Deciding on minor repairs and decorations	84%	27%
Deciding on major repairs and improve- ments .. .. .	42%	13%
Giving notice to quit .. .. .	54%	17%

Thus in 22% of all lettings the rent is likely to be fixed by a managing agent rather than by the landlord himself.

#### 4.0 OVERCROWDING AND UNDEROCCUPATION

In considering over-crowding and under-occupation we have used the same three measures that were used in the 1960 Survey. The first of these, which has no statutory standing, consists of the excess or deficiency of the number of bedrooms available to a household when compared with a standard allocation based on the composition of the household. The standard number of bedrooms was allocated in the following order:

- (i) Each married couple was given one bedroom.
- (ii) Any other persons aged 21 or over were each given a bedroom.
- (iii) Persons aged 10 to 20 years inclusive of the same sex were paired off and a bedroom given to each pair.
- (iv) Any person aged 10 to 20 years left over after this pairing was paired with a child under 10 of the same sex. If no pairing of the latter kind was possible such a person was given a separate bedroom.
- (v) Any remaining children under 10 years were paired and a bedroom was given to each pair. Any remaining child was given an additional room.

The second measure, which has been widely used in housing statistics, relates the number of persons in the household to the number of habitable rooms available for its sole use. In this index all persons are treated as one unit irrespective of age, sex and marital status. Habitable rooms cover all bedrooms, and living rooms but kitchens are only counted if meals are eaten in them. This treatment of kitchens means, of course, that a household with



few rooms which is forced to eat in the kitchen is credited with having a habitable room on this account, while another household having a kitchen of equivalent size but not eating meals in it because there is more room will not be credited with it as a habitable room. The effect of counting or not counting kitchens as habitable rooms was discussed in the report on the 1960 Survey. Here the normal definition of habitable room has been followed.

The third measure uses part of the statutory over-crowding standard laid down in Sections 77-79 and the Sixth Schedule of the Housing Act 1957. This part of the standard lays down the permitted number of equivalent persons which a dwelling with a given number of habitable rooms may contain before it is considered over-crowded. The permitted numbers are as follows:

<i>Number of Habitable Rooms</i>	<i>Permitted Number of Equivalent Persons</i>
1	2
2	3
3	5
4	7½
5 or more	2 per room

In calculating the equivalent persons for a household, a child under one year old is ignored, a child aged one but under 10 is counted as a half and anyone aged 10 or over is counted as one. Where the permitted number is exceeded the dwelling is deemed over-crowded as also is the case where there is but one habitable room containing two persons of opposite sex both aged 10 or over and not married. To be deemed over-crowded by such provisions requires a level of persons per room somewhat beyond the level generally considered to be unsatisfactory.

Table 15 gives all three measures of density of occupation for the seven groups of lettings, along with the number of bedrooms and habitable rooms available to the households. These latter analyses serve as a reminder that the accommodation units in the privately rented sector tend to be small, only 22% having three or more bedrooms. Taking all three measures of over-crowding, 2% of households are overcrowded according to the statutory standard, 8% of households have over 1½ persons per habitable room, and 19% of households have fewer bedrooms than the number they require on the basis of the bedroom standard defined above. There appears to be little, if any, improvement in these proportions since the 1960 Survey.

Those over-crowded according to the statutory standard are to be found mainly in parts of houses consisting of one or two habitable rooms. The households are almost entirely families with young children, units which are sometimes of a size to present a severe problem for rehousing, e.g. husband and wife and nine children. Half of the heads of household were born outside Great Britain. Overcrowding does not appear to be associated with any particular landlord type. This is perhaps not surprising when we find that in three quarters of the cases there was no overcrowding when the family moved in: it is increasing numbers of children since, which have produced the over-crowded conditions. These statutory over-crowded households are concentrated in the County of London and the surrounding Inner Area.

At the other end of the scale from the over-crowded accommodation units are those which are under-occupied and these are best defined in terms of the bedroom standard. For the privately rented sector as a whole 7% of households have two or more bedrooms in excess of the standard allowance

**Table 15 Overcrowding and Under-occupation by Type of Letting**

1963 Tenant Inquiry

Privately renting households

Number of Bedrooms* Available to Household	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
1	%	%	%	%	%	%	%	%
2	31	37	52	7	36	57	90	46
3 or more	67	10	9	30	43	31	7	32
	67	10	9	63	21	12	3	22
	100	100	100	100	100	100	100	100
Bedrooms Available Compared with a Standard	%	%	%	%	%	%	%	%
Two or more less than standard	2	3	5	2	3	6	4	4
One less than the standard	7	9	13	9	16	22	25	15
Equal to the standard	26	61	63	42	62	57	67	55
One more	38	27	17	26	15	14	3	19
Two or more in excess	27	—	2	21	4	1	1	7
	100	100	100	100	100	100	100	100
Number of Habitable Rooms* Available to Household	%	%	%	%	%	%	%	%
1	—	8	3	—	3	4	57	12
2	—	8	18	—	17	26	23	16
3	—	33	50	4	22	42	13	27
4	30	44	22	28	37	17	5	23
5	47	6	6	31	13	5	2	14
6 or more	23	1	1	37	8	6	1	8
	100	100	100	100	100	100	100	100
Average number of rooms per household	4.94	3.38	3.13	5.05	3.70	3.15	1.75	3.40
Persons in Relation to Habitable Rooms	%	%	%	%	%	%	%	%
Persons per room	—	1	1	—	1	3	8	2
Over 2	—	3	3	—	3	7	18	6
Over 1½ up to 2	5	6	9	7	6	16	8	9
Over 1 up to 1½	8	20	19	14	25	21	49	23
Number of persons equals rooms	17	26	28	27	27	28	9	23
Rooms per person	28	26	18	26	25	16	6	19
Over 1 up to 1½	42	18	22	26	13	9	2	18
Over 1½ up to 2	100	100	100	100	100	100	100	100
Over 2	0.55	0.69	0.74	0.62	0.72	0.88	1.14	0.74
Average number of persons per room	0.55	0.69	0.74	0.62	0.72	0.88	1.14	0.74
Proportion of overcrowded households according to part of the 1957 Housing Act	—	1%	3%	—	1%	4%	2%	2%
Sample	172	77	237	57	106	214	174	1043†

\* Only rooms available for sole use are counted. Unusable and any sublet rooms are excluded. A kitchen counts as a habitable room only if meals are eaten in it.

† Includes six cases which could not be assigned by type of letting.

as defined above. These under-occupied units are concentrated in the singly occupied houses, 27% in those with controlled tenancies and 21% in those unfurnished and not controlled. These high proportions are similar to the proportion of 21% found for the owner-occupied sector in the 1960 Survey and contrast with the 3% then found for the local authority sector. The under-occupied accommodation in the privately rented sector occurs where widows and elderly couples occupy units of three or more bedrooms.

## 5.0 THE CONDITION OF THE BUILDING

### 5.1 The 1960 Rateable Value of the Lettings

Table 16 shows that on the whole the rateable values of the lettings in the rented sector are low. The multi-occupied rateable units make an appreciable contribution towards low rateable value levels. Wherever more than one accommodation unit was found within one rateable unit an apportionment of the rateable value was made on the basis of the number of habitable rooms in the letting as a proportion of the total number of habitable rooms in the rateable unit.

### 5.2 Age of Building

The age of the building shows that, taking the privately rented sector as a whole, 80% of the lettings are in buildings which were built in 1918 or before and only 4% of lettings are in buildings which have been built since the Second World War. When the lettings in privately rented multi-occupation rateable units are considered separately it can be seen that an even higher proportion (nearly 90%) are in old buildings.

<i>Year Built</i>	<i>%</i>
Before 1861	6
1861-1880	20
1881-1900	40
1901-1918	14
1919-1944	16
1945 onwards	4
	<hr/> 100

The date the rateable unit was built has been grouped up to 1918 in Table 16, since the 1960 Survey showed that the estimates of age before 1918 tended to be unreliable. However, some figures are given above for all lettings showing the approximate distribution as far back as 1861. Although the estimates for very old buildings are a little suspect, these figures show that quite a high proportion, about a quarter, of lettings are in very old buildings.

### 5.3 Fitness and Life of Building

The life of the building, as estimated by the local authority, was taken from the 1960 Survey and is consequently about three years out of date. If the information for these rateable units had been sought again in 1963 the passage of time would obviously have resulted in the percentage distribution being shifted slightly towards unfitness.

It can be seen from these estimates of fitness and life that under half (47%) of the lettings in the rented sector are in buildings which have an expected life of thirty years or more.



**Table 16 The Condition of the Building by Type of Letting**

1963 Tenant Inquiry

Lettings

1960 Rateable Value of Letting*	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly Parts of houses	
£	%	%	%	%	%	%	%	%
Up to 10	—	8	8	4	4	18	58	16
11-20	19	21	42	11	20	42	27	30
21-30	55	41	33	36	18	23	6	29
31-40	26	30	17	12	21	8	4	16
41-60	—	—	—	30	21	8	4	6
61-100	—	—	—	2	10	1	1	2
101 or more	—	—	—	5	6	—	—	1
	100	100	100	100	100	100	100	100
Year Built	%	%	%	%	%	%	%	%
Up to 1918	81	61	94	59	43	83	90	80
1919-1944	17	38	4	30	47	11	7	16
1945 onwards	2	1	2	11	8	6	3	4
	100	100	100	100	100	100	100	100
<i>Fitness and Life of Building (as estimated in 1960)†</i>								
Unfit	% 7	% 4	% 3	% 4	% 1	% 1	% 3	% 3
Fit with a life of:								
Less than 15 years	15	8	13	12	7	18	3	12
15 to less than 30 years	46	21	51	30	19	36	38	38
30 years or more	32	67	33	54	73	45	56	47
	100	100	100	100	100	100	100	100
<i>Tenant's Assessment of the State of Repair and Decoration</i>								
None needed	% 30	% 43	% 38	% 46	% 64	% 49	% 68	% 48
Decoration only	9	13	7	19	10	12	11	10
Decoration and repairs	30	19	29	21	15	19	12	22
Repairs only	31	25	26	14	11	20	9	20
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	1043†

\* Any sublet rooms are included. In the case of parts of houses or flats not separately rated an apportionment has been made on the basis of the number of habitable rooms in the letting as a proportion of the total habitable rooms in the rateable unit.

† As estimated by the local authorities in 1960. The Tenant Inquiry took place 40 months later.

† Includes six cases which could not be assigned by type of letting.

Within the rented sector the proportion of lettings in purpose built flats with an expected life of thirty years or more is appreciably higher than average. This is true of controlled tenancies as well as not controlled tenancies. In the controlled groups other than purpose built flats, however, the proportion of lettings in buildings with an expected life of thirty years or more is much lower (33%) than average.

#### 5.4 Overall State of Repair and Decoration

The state of repair and decoration of the lettings was obtained from the tenant's assessment of what needed doing; this showed that 48% of lettings did not, in the tenant's opinion, require any decoration or repairs, 42% needed repairs and 32% needed decoration. Each of the controlled groups showed an appreciably higher need for repairs than the corresponding not

controlled group, while the furnished group had the lowest proportion needing repairs (21 %).

The different categories of decoration and repair together with the analysis of who is responsible for them is dealt with in more detail in Tables 17 and 18.

## 5.5 Decoration

For the main part the responsibility for internal decoration lies with the tenant. Only in the group of furnished accommodation does the landlord have a considerable responsibility for internal decoration (86 %).

From the tenant's assessment of the need for internal decoration it can be seen that there is not a great deal of variation between the seven types of

**Table 17 The Tenant's Statement of Who is Responsible for Decoration and His Assessment of the Need for Any by Type of Letting**

1963 Tenant Inquiry

Privately renting house holds

Internal Decoration	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or or flat	Mainly parts of houses	
<i>Who is responsible</i>	%	%	%	%	%	%	%	%
Landlord	10	16	14	19	12	14	86	23
Tenant	81	77	75	72	83	76	5	65
Shared	2	1	1	2	—	2	2	2
Don't know	7	6	10	7	5	8	7	8
	100	100	100	100	100	100	100	100
<i>Need for Internal Decoration</i>	%	%	%	%	%	%	%	%
Not needed	70	70	70	64	78	74	77	72
<i>Needed</i>								
Not landlord's re- sponsibility	23	18	20	29	15	18	—	17
Landlord not asked	4	7	5	5	5	5	12	6
Landlord asked: less than 6 months ago	—	1	1	2	1	2	8	2
more than 6 months ago	3	4	4	—	1	1	3	3
	100	100	100	100	100	100	100	100
<i>External Decoration</i>	%	%	%	%	%	%	%	%
<i>Who is responsible</i>								
Landlord	93	96	97	82	94	88	96	93
Tenant	3	—	1	14	3	6	1	3
Shared	1	—	—	—	—	1	1	1
Don't know	3	4	2	4	3	5	2	3
	100	100	100	100	100	100	100	100
<i>Need for external decoration</i>	%	%	%	%	%	%	%	%
Not needed	87	92	93	95	95	94	98	93
<i>Needed</i>								
Not landlord's re- sponsibility	—	—	—	—	1	—	—	—
Landlord not asked	8	8	5	4	—	6	1	5
Landlord asked: less than 6 months ago	1	—	2	1	2	—	1	1
more than 6 months ago	4	—	—	—	2	—	—	1
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	1043†

†Includes six cases which could not be assigned by type of letting.

lettings. The tenant assesses that internal decoration is needed in slightly fewer instances than average in the not controlled singly occupied purpose built flats and in the furnished accommodation (22% and 23% respectively compared with the average of 28%). The figures do not suggest, therefore, that the difference in responsibility for furnished accommodation is associated with any appreciable difference in the condition of internal decoration.

The group of not controlled singly occupied houses contains a group of lettings which has a pattern of landlord-tenant responsibility which is quite different from the overall pattern. The cases concerned are where the tenant and landlord are relatives, the tenant has a lease covering a reasonably long period or the tenant is himself in the building trade. The effect of this group is apparent throughout the decoration and repair tables.

The responsibility of external decoration lies for the most part with the landlord, and the tenants do not consider that external decoration is needed in more than 10% of cases except in the group of controlled singly occupied houses where the level of needing decoration reaches 13%.

### 5.6 Repairs and Fitments

Table 18 shows that the division of responsibility for internal repairs is much less distinct than for other repairs and decorations, there is also an appreciable proportion of cases where the onus of responsibility is not known.

In each of the controlled tenancy groups the proportion of cases where the tenant says that internal repairs are required is higher than in the not controlled counterpart, and in addition in the controlled tenancy groups the landlord has been asked to attend to the repair and has, as yet, failed to do so in a greater proportion of instances than in the not controlled sector.

External repair is practically entirely the responsibility of the landlord. The only group which differs from the general pattern is the not controlled singly occupied unfurnished houses. As explained above this group contains within it a small group of special cases which have a very different responsibility pattern from average.

The need for external repair, similarly to the need for internal repair, is proportionally higher in all the controlled tenancy groups than in the corresponding not controlled groups. The controlled singly occupied houses are particularly in need, over 50% of them being said to require some repair.

The controlled tenancy groups also have a higher proportion of cases where the landlord has been asked but failed to do anything about the required repair.

Where repairs and decorations were needed and were the landlord's responsibility, although he had not been asked to do them, the tenant was asked why he had not asked the landlord. Half of the tenants said that they did not consider the repair or decoration was needed sufficiently urgently to inform the landlord, the other half did not believe that asking for it to be done would have any effect.

The term "fitments" covers such items as fireplaces, boilers, electrical fittings and wiring, gas fittings, shelving and plumbing. Where the onus of responsibility for this group lay was only ascertained for those lettings where fitments were said to be needed. The tenants assessed that in 84% of all cases no fitments were needed and that seven out of every eight needed were the landlord's responsibility.



**Table 18 The Tenant's Statement of Who is Responsible for Repairs and His Assessment of the Need for Repairs and Fitments**

1963 Tenant Inquiry

Privately-renting households

Internal Repair	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
<i>Who is responsible</i>	%	%	%	%	%	%	%	%
Landlord	56	52	63	51	39	54	93	61
Tenant	27	29	21	40	41	27	3	24
Shared	5	6	7	4	6	5	2	5
Don't know	12	13	9	5	14	14	2	10
	100	100	100	100	100	100	100	100
<i>Need for internal repair</i>	%	%	%	%	%	%	%	%
Not needed	64	75	68	82	85	75	87	75
<i>Needed</i>								
Not landlord's responsibility	2	—	2	5	2	4	—	2
Landlord not asked	12	12	9	9	7	8	5	9
Landlord asked: less than 6 months ago	11	4	10	2	2	6	4	6
more than 6 months ago	11	9	11	2	4	7	4	8
	100	100	100	100	100	100	100	100
<i>External Repair</i>								
<i>Who is responsible</i>	%	%	%	%	%	%	%	%
Landlord	96	95	99	86	96	91	96	95
Tenant	1	1	1	9	3	5	1	3
Shared	—	—	—	2	—	—	1	—
Don't know	3	4	—	3	1	4	2	2
	100	100	100	100	100	100	100	100
<i>Need for external repair</i>	%	%	%	%	%	%	%	%
Not needed	49	73	57	73	84	71	86	68
<i>Needed</i>								
Not landlord's responsibility	—	1	—	—	2	2	1	1
Landlord not asked	17	9	13	17	5	10	4	11
Landlord asked: less than 6 months ago	17	7	12	5	4	7	6	9
more than 6 months ago	17	10	18	5	5	10	3	11
	100	100	100	100	100	100	100	100
<i>Fitments</i>								
<i>Need for fitments*</i>	%	%	%	%	%	%	%	%
Not needed	83	80	86	88	71	85	92	84
<i>Needed</i>								
Not landlord's responsibility	1	3	1	—	7	3	1	2
Landlord not asked	6	9	5	7	11	5	4	6
Landlord asked: less than 6 months ago	6	3	3	5	5	3	1	4
more than 6 months ago	4	5	5	—	6	4	2	4
	100	100	100	100	100	100	100	100
Sample	172	77	237	57	106	214	174	1043†

\* Fitments include fireplaces, boilers, electrical fittings and wiring, gas fittings, shelving and plumbing.

† Includes six cases which could not be assigned by type of letting.

## 6.0 THE AMENITIES AVAILABLE TO THE HOUSEHOLD

An extensive study of the amenities available to households was made in the report on the 1960 Survey. Included in this study were the facilities of own front door, garden, solid fuel storage, electricity, gas, mains water, and main drainage, central heating, a sink and the five standard amenities. It was decided when planning the 1963 Tenant Inquiry that the survey should include up-to-date information about some of these amenities so that the situation could be compared over time. The amenities chosen for this comparison were the sink and the five standard amenities.

The five standard amenities are:

- (a) a fixed bath or shower in a bathroom;
- (b) a wash-hand basin;
- (c) a hot water supply (this must be connected to a sink as well as to the bath or shower and wash-hand basin);
- (d) a water closet in or contiguous to the house;
- (e) satisfactory facilities for storing food (i.e. a cupboard or larder ventilated by the outside air).

These were defined under the House Purchase and Housing Act, 1959, which laid down that a standard grant could be obtained from the local authority towards the cost of putting into a dwelling certain standard amenities if these were lacking. We discuss first of all the new information which came to light and later make the comparison over time.

Table 19 summarises the situation which was found regarding the sink and the five standard amenities in 1963. This table is broken by the seven letting groups. Throughout the study of amenities the variation between these groups is very marked. Each household is classified as having sole use, shared use, or no use of each of the amenities.

If the 1959 House Purchase and Housing Act, by defining the five standard amenities, thereby gave us a standard thought to be desirable, it is interesting to note that only 17% of households in the privately rented sector achieved this level in 1963, and that the not controlled purpose built singly occupied flats, which have the highest proportion with the five amenities, attain this level in less than half the cases.

On examination it was found that a reasonably large proportion of households were only lacking the amenity of "satisfactory facilities for storing food (i.e. a cupboard or larder ventilated by the outside air)". Since this is an amenity for which a refrigerator might seem to be an adequate substitute, we re-analysed the lettings on a basis of four standard amenities only. As a result of this the overall figure increased from 17% having the five amenities to 26% having the four. The highest proportion with regard to the five (48%) in the not controlled singly occupied purpose built flats rose to 67% when only the four amenities were considered.

### 6.1 The Sink

The sink is the amenity which is most generally available; 87% of households have the sole use of a sink, and each type of letting has a higher proportion of households with the sole use of a sink than with the sole use of any of the other amenities. Singly-occupied houses and flats, whether with controlled tenancies or not, practically all have sinks. Unfurnished parts of houses or flats (irrespective of control) have rather more sharing of sinks and a slightly higher rate

for no sinks but the furnished sector has a quarter of households with no access to a sink at all and only 58% with sole use. This distinct difference between the pattern for furnished and unfurnished accommodation is indicative of the difference in nature between the two sorts of lettings; over half of the furnished lettings have only one habitable room.

**Table 19 The Amenities Available to the Households**

1963 Tenant Inquiry

<sup>1</sup> Privately renting households

Amenities Available to the Household	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
<i>Sink</i>	%	%	%	%	%	%	%	%
Sole use	100	95	89	100	96	88	58	87
Share	—	4	7	—	3	10	17	7
None	—	1	4	—	1	2	25	6
	100	100	100	100	100	100	100	100
<i>The Five Standard Amenities</i>	%	%	%	%	%	%	%	%
<i>Fixed bath or shower</i>	45	66	19	68	79	30	19	38
Sole use	—	3	24	—	—	32	66	23
Share	55	31	57	32	21	38	15	39
None	—	—	—	—	—	—	—	—
	100	100	100	100	100	100	100	100
<i>Hand basin</i>	%	%	%	%	%	%	%	%
Sole use	31	58	13	58	71	28	35	35
Share	—	3	14	—	—	17	37	13
None	69	39	73	42	29	55	28	52
	100	100	100	100	100	100	100	100
<i>Hot water at three points</i>	%	%	%	%	%	%	%	%
Hot water with sole use of three points	25	52	7	53	67	21	11	26
Hot water with use of three points (Some shared)	—	1	5	—	—	12	18	7
Other cases	75	47	88	47	33	67	71	67
	100	100	100	100	100	100	100	100
<i>W.C. in or attached to building</i>	%	%	%	%	%	%	%	%
Sole use	94	91	41	91	90	49	24	60
Share	—	9	55	—	10	50	76	37
None	6	—	4	9	—	1	—	3
	100	100	100	100	100	100	100	100
<i>Ventilated food storage facilities</i>	%	%	%	%	%	%	%	%
Available	41	49	17	56	59	27	14	31
Not	59	51	83	44	41	73	86	69
	100	100	100	100	100	100	100	100
Proportion of households with sole use of all but last amenity	25%	52%	7%	53%	67%	21%	11%	26%
Proportion of households with all five amenities	16%	36%	3%	47%	48%	14%	5%	17%
Sample	172	77	237	57	106	214	174	1043†

† Includes six cases which could not be assigned by type of letting.



The existence of a sink does not necessarily mean that the household has access to a kitchen; 11 % of all privately renting households had no kitchen at all, 4 % shared a kitchen, and 85 % had the sole use of a kitchen.

## 6.2 The Bath

The first of the standard amenities to be discussed is the fixed bath or shower. Taking all lettings together there are, in the privately rented sector, as many households *without* a bath as there are with the *sole* use of one. As far as sole use is concerned the not controlled purpose built flats have the greatest proportion of households with their own bath (79 %) whereas in both the controlled parts and the furnished sector fewer than one in five households have a bath for their exclusive use. In the letting groups made up of parts of houses and flats the possibility of sharing the facility exists. In fact there are more households sharing the amenity of a bath, in parts of houses and flats, than have a bath for their own use. In the furnished sector two thirds of the households share a bathroom. Overall 61 % of households have some sort of access to a bath but 39 % do not. In all the controlled tenancy groups the situation is worse than in the not controlled counterparts. One half of the singly occupied controlled houses or parts of houses have no bath; whereas the furnished sector has the lowest level (15 %) of no access to a bath.

One of the main difficulties of installing a bath is that it needs space and the gain of a bathroom may well mean the loss of a bedroom. In order to examine the prospect of improving the situation we made an additional analysis of those units which we considered might be suitable for installing a bath, these being the units with three or more bedrooms. The fitness of the buildings containing such accommodation units was analysed, for in order to qualify for a standard grant to assist in the installation of the standard amenities the expected life of the building must exceed fifteen years. The local authority estimates of unfitness and life obtained for the 1960 Survey, which are now three years out of date, were used. In the privately rented sector 6 % of accommodation units (about 65,000 units) have no bath but have three or more bedrooms and have an estimated life of fifteen years or more; 32 % of these have an estimated life of over thirty years. Two thirds of all those units in which it might be suitable to install a bath are controlled singly occupied houses.

## 6.3 The Hand Basin

Taking all types together the proportion of households with the sole use of a hand basin is slightly lower than the proportion with the sole use of a bath. If the proportion of households with the sole use of a basin is compared with the proportion with the sole use of a bath it will be seen that for each group, except the furnished, the sole use of a basin is less frequent than the sole use of a bath, that is, not all bathrooms with baths also have hand basins. In the furnished group, however, the proportion of households with the sole use of a hand basin is nearly double the proportion of those with the sole use of a bath. This variation is brought about by some of the one-room furnished accommodation units being individually fitted with hand basins but only having shared access to a bath.

#### 6.4 Hot Water at Three Points

The 1959 Act defined that one of the five standard amenities was a hot water supply at a fixed bath or shower in a bathroom, at a wash basin and at a sink. Since a large proportion of households are without the sole use of a bath, basin and sink we analysed hot water at three points in the following way. Firstly there are those households which have sole use of the three points in question together with hot water at all of these. Secondly there are those households which have at least a share of each of the three points, but not sole use of all three, each point having a hot water supply. Lastly we have a group of cases which either do not have access to all the three points, irrespective of any hot water, or do have access to the three points but do not have a hot water supply at all of them.

If the proportion of each of the letting groups with hot water at three points is compared with the proportion in each group with the sole use of four amenities it will be seen that the proportions are identical. The only amenity which is included in the four amenities but not in hot water at three points, is the sole use of a water closet. Since including this amenity makes no difference to the proportions, all those accommodation units which do have exclusive use of the three points together with hot water at each, also have sole use of a water closet.

#### 6.5 The W.C.

For a water closet to be one of the standard amenities it has to be "in or attached to" the building, consequently the 3% of households with "none"—have no water closet in or attached to the building but do have one not attached to the building.

The singly occupied houses and purpose built flats have, for the most part, sole use of a water closet. In the parts of houses, on the other hand, over 50% of households share the use of a water closet; and in furnished accommodation the proportion sharing is as high as 76%.

#### 6.6 Changes Since 1960

Table 20 shows the proportion of households which were found to have the more important amenities in 1963 as compared with the proportion found in the 1960 Survey, some 40 months earlier. The apparent improvement shown by the figures is scarcely at all the result of new installations. In the main it is because the accommodation units lost to the privately rented sector tend to be rather less well equipped than those that remain, the lost units including as they do those that have been demolished.

It is for example, possible to show that the whole 2% improvement in the figures for the fixed bath or shower could be accounted for simply by the kind of accommodation unit lost to the sector. In fact, there have been other small changes, baths have been installed in a fraction of a per cent of cases, some baths have become unusable and there have been changes in the sharing arrangements. The net affect of all these is the 2% change.

A similar situation exists with the other amenities. Although the figures show some improvement, new installations have been provided for only a fraction of a per cent of households.

**Table 20 The Apparent Improvement in Amenities**

*Privately renting households*

<i>Amenities Available to the Household</i>								1960 Survey	1963 Tenant Inquiry
<i>Sink</i>								%	%
Sole use	..	..	..	..	..	..	..	83	87
Share	..	..	..	..	..	..	..	11	7
None	..	..	..	..	..	..	..	6	6
								100	100
<i>Fixed bath or shower</i>								%	%
Sole use	..	..	..	..	..	..	..	36	38
Share	..	..	..	..	..	..	..	25	23
None	..	..	..	..	..	..	..	39	39
								100	100
<i>Hand basin</i>								%	%
Sole use	..	..	..	..	..	..	..	30	35
Share	..	..	..	..	..	..	..	15	13
None	..	..	..	..	..	..	..	55	52
								100	100
<i>Hot water at three points</i>								%	%
Hot water with sole use of three points	..	..						23	26
Hot water with use of three points (some shared)	..							8	7
Other cases	..	..	..	..	..	..	..	69	67
								100	100
<i>W.C. in or attached to building</i>								%	%
Sole use	..	..	..	..	..	..	..	58	60
Share	..	..	..	..	..	..	..	39	37
None	..	..	..	..	..	..	..	3	3
								100	100
Sample	..	..	..	..	..	..	..	1341	1043

## 6.7 Standard Grants

Most of the questions put to the landlord in our inquiry were related to the specific rateable unit which had been selected in our sample. If, however, we had asked the landlord questions about the use made of the standard grant scheme in relation to this specific rateable unit it would have been necessary to ask about all the amenities in the rateable unit and all the accommodation units within the rateable unit. This would have been impracticable and so the landlord was asked why he thought landlords in general did not apply for standard grants, and which of the reasons given was the main reason. The answers in Table 21 are of course weighted according to the size of the landlord's holding.



Although only 17% of households in the privately rented sector have the five standard amenities the evidence we have shows that over the last three years little or no use has been made of the standard grant scheme despite the fact that the landlords of 85% of the lettings know about the scheme.

**Table 21 Reasons Why Landlords Do Not Apply for Standard Grants**

*Landlord Inquiry*

*Lettings*

<i>Reason Why Landlords Do Not Apply for Standard Grants</i>	<i>Per cent of lettings for which landlords consider this to be the main reason</i>	<i>Per cent of lettings for which landlords consider this to be one of the reasons†</i>
	<i>%</i>	
No particular reason why landlords do not apply ..	30	30 %
The permitted rent is too low .. .. .	19	27 %
Process of application is too involved .. .. .	14	20 %
Tenants are opposed to the idea .. .. .	10	18 %
Landlords cannot raise the rest of the money ..	8	13 %
Landlords are not interested or are ignorant of the scheme .. .. .	7	9 %
Additional restrictions imposed by the local authority	6	12 %
No room for bathroom .. .. .	3	6 %
Grants provided are not large enough .. .. .	2	4 %
Local authority requires that other maintenance should be done .. .. .	1	5 %
	100	
Sample .. .. .	996	

† These percentages do not total 100 since some landlords gave more than one reason.

The reason which was cited most often as a cause for landlords not applying for grants was that the permitted rent, which could be charged if a grant was accepted, was too low; landlords of 27% of the lettings gave this as a reason and in 19% of cases they gave it as the main reason. The regulation about rent is that:

“A restriction on rent, as a condition of grant will apply for 10 years as follows: (i) if a house is let on a controlled tenancy you may increase the rent you were entitled to charge under the Rent Act 1957, before improvement, by an annual amount equal to  $12\frac{1}{2}\%$  of your share of the cost of improvements (ii) if the house is not subject to a controlled tenancy the maximum rent you may charge after improvement will be calculated as though the tenancy were controlled under the Rent Act 1957; this is usually twice the 1956 gross value, plus an annual amount of  $12\frac{1}{2}\%$  of your share of the cost of improvements. As an alternative the local council have power to fix a higher rent, but you must ask them to do so when you apply for the grant”.\*

\* Ministry of Housing and Local Government Pamphlet—“Improve Your House with a Grant”. This was the state of affairs when the questions were asked, but the 1964 Act has subsequently altered some of the provisions.

The landlords of 20% of the lettings said that the process of application, the forms and the regulations, were too involved; in 14% of cases this was given as the main reason.

If the amenities of a house are improved by a standard grant then the landlord is entitled, within the limits of the restriction on rent, to increase the rent by an annual amount of  $12\frac{1}{2}\%$  of his share of the cost of improvement. If a house or flat, under consideration for improvement, is let to a tenant, the local authority requires that the landlord get the tenant's agreement in writing before it will accept the application. The 1960 Survey showed that 58% of tenants lacking one or more of the standard amenities were unwilling to pay an increased rent for the amenities. The landlords of 18% of the lettings gave tenant opposition as a reason for landlords not applying for grants and landlords of 10% of lettings gave it as the main reason.

The local authority undertakes to make a grant of half of the cost of installing the five standard amenities, subject to an upper limit of the grant. Consequently the landlord has to raise the rest of the money. The difficulties associated with doing this were given as reasons for not applying for a grant by landlords of 13% of the lettings, landlords of 8% of lettings stated that obtaining the rest of the capital necessary was the main deterrent.

That the Scheme is not well known to landlords, or that the landlords are not interested in improving their properties are given as reasons by landlords of 9% of the lettings, landlords of 7% of lettings said these are the main reasons why landlords do not apply. Landlords responsible for 12% of lettings thought that the additional restrictions imposed by the local authority, such as keeping the dwelling as a dwelling for fifteen years and restrictions on sale within a certain period of the improvements being made, detracted from the Scheme; landlords of 6% of lettings feeling this was the main cause of lack of enthusiasm.

It was suggested by landlords of 3% of the lettings that the main reason was lack of room for a bathroom, and landlords of 6% of the lettings gave this as one of the reasons.

A few landlords considered that the 50% grant offered by the local authority was not enough and a few thought that the level of fitness of the building required by the local authority before an application would be accepted, covering repair, stability, freedom from damp, natural lighting and ventilating, water supply, drainage and sanitary conveniences and facilities for storing, preparing and cooking food, deterred landlords.

## **7.0 LANDLORD-TENANT RELATIONS**

### **7.1 Introduction**

The terms of reference of the Committee and the circumstances in which it was set up made it necessary to attempt to measure the volume of "abuse", that is, the kind of illtreatment of tenants which has been associated with the name of Rachman. Precise definition of what constitutes an "abuse" is difficult enough but given a definition there are even greater difficulties in measuring its volume. Two approaches were considered, both with their advantages and disadvantages. The first was to use the 1963 Tenant Inquiry, the second was to mount a special inquiry to collect data relating to abuses brought to the notice of officials and other bodies.

Use of the 1963 Tenant Inquiry had the advantage that we would approach a properly selected sample of tenants, they would not have to come forward. On the other hand experience with other surveys suggested that the incidence of "abuse" would prove to be relatively low so that our sample would throw up too few cases for any detailed analysis. There also was the possibility that tenants living in such conditions might be too frightened to answer our questions, although this might be overcome to some extent by asking not only about present conditions but about previous moves as well. Questions about their previous moves and any "persuasion" the landlords may have used to bring these about could, in so far as those suffering "abuse" have remained in the privately rented housing sector, provide estimates of the incidence of these occurrences. Since the tenants were no longer living in these conditions they might be less frightened of discussing them.

The advantages of mounting a separate inquiry and collecting data relating to those "abuses" brought to the notice of officials and other bodies, were that a sufficient number of cases could be accumulated with relative ease and it would enable estimates to be made of the volume of abuse considered serious enough for advice and help to be sought. On the other hand there was the objection that an appreciable proportion of tenants suffering abuses might never have approached any official or body with their problems.

In the event both methods were used. The Committee mounted a special Abuses Survey and we proceeded to collect what evidence we could in the course of the 1963 Tenant Inquiry. We shall examine various aspects of landlord-tenant relations and set these results alongside the results of the special Abuses Survey.

## **7.2 Notices to Quit and the Level of Abuse**

Over the 40 months prior to the 1963 Inquiry the number of moves reported per 100 households interviewed in unfurnished uncontrolled lettings was 55 compared with a rate of 151 per 100 households interviewed in furnished lettings. Such a degree of mobility seems a little excessive. Of those whose last move was from an unfurnished letting 25% of the moves were involuntary, the corresponding proportion for those moving from a furnished letting was 21%. With the insecurity these conditions can be expected to produce it is not surprising that a general anxiety not to upset the landlord was revealed at various points in the interview. This anxiety probably helps to explain part of the rather high refusal rate found both in the 1963 Tenant Inquiry and earlier in the 1960 Survey. Out of 1320 tenants selected by the sampling process in the 1963 Inquiry 1,043 (79%) were interviewed. Details of the reasons why the remaining 21% were not interviewed are set out in section 12.0 Methodology: here we shall consider only the two groups of non-respondents likely to bias the estimates in this section. These are the 139 cases where the tenant refused to be interviewed and the twenty-five cases where the landlord refused on behalf of the tenant. In the 139 cases where the tenant refused in person we had instructed our interviewers to note carefully any cases where the refusal seemed to be associated with fear of reprisals from the landlord. Four such cases (0.3%) were noted. The twenty-five cases where the landlord refused on behalf of the tenant present rather more of a problem. Such refusals occur in all types of surveys in multioccupied accommodation not only those dealing with housing. In some cases it represents nothing more than the desire to prevent a relative of old person being bothered. In 16 of the 25 cases we



are reasonably certain that there was no abuse and in the remaining 9 cases, although we feel less certain, there is no real evidence to suggest the existence of abuse.

Such biasing effect as there is due to non-response will be greatest where the landlord is in the building and will thus have most effect on the results for the furnished sector. On the other hand the least effect is likely in the controlled sector where there is security of tenure.

As we have said the non-response is less likely to produce bias in estimates based on answers to questions about past moves than those dealing with present conditions and it is for this reason we have used the circumstances surrounding the last move to estimate the ratio of all abuses to that smaller part of them which had been brought to the attention of those bodies who, elsewhere, had reported in the Abuses Survey. Our instructions and briefing of the interviewers laid stress on getting such case-histories as completely as possible. The cases falling within the Committee's definition of abuse were divided into two classes, those where the advice of one of the authorities or organizations co-operating in the Abuses Survey had been sought and those where it had not. There were many difficulties of definition and the situations may well have been described differently in retrospect to the way they would have been described at the time but with these reservations we estimate that the total number of cases that fall within the definition of abuse as used on the Abuses Survey could be as high as three to four times those among them which had been brought to the notice of the bodies participating in that survey. We would emphasize that this provides a very tentative estimate of the overall volume of abuses. It would imply a rate of about 10,000 abuses a year.

### **7.3 Pressure on Controlled Tenants**

With the present difference between controlled and non-controlled rents and the price to be obtained for houses with vacant possession it would be surprising if no attempt had been made to persuade some of those with controlled tenancies to move. Our interviewers asked tenants in the 1963 Inquiry whether their present landlord had ever tried to persuade them to move and, if so, what action he had taken. Such an attempt had been made unsuccessfully (the successful attempts do not appear here of course) in as many as 10% of the controlled tenancies. About a third of these attempts would seem to have consisted of little more than the suggestion that the tenants might leave. The remainder can be classified with very little overlap into three fairly definite groups. In the first of these, involving 3% of all controlled tenancies, an offer of money had been made to the tenant if he would leave.

The properties involved were houses either singly occupied or with two tenants and offers of up to £400 had been made. None of the corresponding landlords refused to be interviewed on our landlord inquiry and almost all proved to be companies.

In the second group\* of attempts, involving 2% of all controlled tenancies, a rather more sinister suggestion was made that the tenants might move to another flat. Unless some specific guarantee was given, which would need to be binding on any subsequent landlord, such a move would result in the loss of security of tenure. The tenancies involved were parts of houses and the landlords mainly individuals. In the third group\* involving again 2% of all

---

\* The second and third group involve about 10,000 tenancies each.

controlled tenancies, the tenant's account suggested some element of persecution or persistent annoyance by the landlords. Once again the tenancies involved were parts of houses and the landlords individuals. In a third of these cases the landlord when asked quite independently and with no reference to what the tenants had said, stated that the tenant had behaved unreasonably and gave details which suggest that in a small proportion of all the cases the tenant may have been at fault.

Unlike the first group there were some refusals by landlords of our second and third groups of tenants.

The first group of cases involving an offer of money would appear to be spread throughout the London Conurbation. On the other hand the second group involving a suggestion of alternative accommodation and the third group involving undue pressure are confined to the County of London and the Inner Area.

These results leave no doubt as to the fairly widespread pressures on tenants with controlled tenancies. There is every reason to suppose that offers of money have been made to dislodge controlled tenants from houses suitable for sale to owner-occupiers ever since control was first instituted. Here the only effect of the 1957 Rent Act has possibly been to extend this to older houses as more people are forced to consider owner-occupation. It is the other two types of pressure that the Rent Act has brought in its train: here multi-occupied houses are generally involved and the attraction will generally be the higher rents to be obtained once the controlled tenancies end. A feature of these cases is that advice had often been obtained from the local council, Citizens Advice Bureau and other bodies which suggests the possibility that the number of successful dislodgements of tenants may have declined as knowledge spread.

The Abuses Survey received reports of 15 cases of tenants tricked or misled into leaving controlled accommodation during the three months covered by the inquiry. This number seems perhaps rather low when set against the frequency with which moves have been suggested and this is confirmed by what little evidence we succeeded in collecting.

Here we depend on the questions put to the tenants about their moves in the last 40 months, i.e. between the dates of the 1960 and 1963 Inquiries. Since some 11% of tenants who had moved had made four or more moves it was only practicable to obtain details for the last move. For these moves we inquired about the circumstances of the move and whether the landlord had done anything to bring it about. Making an allowance for the fact that we are dealing with only last moves, the rate of abuse reported on the Abuses Survey implies that, statistically speaking, we would expect to find one tenth of a case in our sample where a tenant had been misled into leaving controlled accommodation. This means that there is a high probability that we should find no case whatever in our sample. In fact we did find one. Taken with the other evidence we are of the opinion that the Abuses Survey probably underestimates the incidence of this particular abuse by several times.

#### **7.4 The Rent Book and Getting in Touch with the Landlord**

Legally anyone with a weekly tenancy should be provided with a rent book or similar document containing the name and address of the landlord. Table 22 deals with the existence of a rent book and its content. Of all tenants 73% had a rent book, those with weekly tenancies accounting for 66% and those

**Table 22 The Rent Book and Getting in Touch with the Landlord**

1963 Tenant Inquiry

*Privately renting households*

	Controlled Tenancy (Unfurnished)				Not Controlled			All Types	
					Unfurnished				
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat		Singly occupied house	Singly occupied purpose built flat	Part of house or flat		
<i>Existence of a Rent Book</i>									
<i>Rent book exists</i>									
Weekly tenancy ..	..	90	73	86	56	29	56	53	66
Other tenancy ..	..	2	8	5	12	7	13	8	7
<i>No rent book</i>									
Rent free ..	..	—	—	—	7	4	8	2	3
Weekly tenancy ..	..	4	2	4	5	11	12	29	11
Other tenancy ..	..	4	17	5	20	49	11	8	13
		100	100	100	100	100	100	100	100
Of those with weekly tenancies, the proportion with no rent book ..	..	4%	3%	4%	9%	29%	17%	36%	14%
Of those with weekly tenancies, the proportion who were without rent books and considered they should have one.	..	—	—	2%	9%	2%	4%	6%	3%
Of the rent books for weekly tenancies, the proportion inspected by the interviewers ..	..	82%	77%	79%	84%	70%	74%	63%	78%
Of the rent books for weekly tenancies inspected, the proportion giving the name and address of :	..								
Landlord (with or without agent) ..	..	59	58	56	77	71	56	39	57
Agent only ..	..	27	30	26	15	5	19	5	22
Neither ..	..	14	12	18	8	5	25	56	21
		100	100	100	100	100	100	100	100
<i>Ability to Contact Landlord</i>									
Landlord in building ..	..	—	5	27	—	3	30	58	23
<i>Not in building</i>									
Can get in touch ..	..	76	72	60	89	75	61	39	63
Don't know if could ..	..	7	9	5	6	4	4	2	5
Can't get in touch ..	..	17	14	8	5	18	5	1	9
		100	100	100	100	100	100	100	100
Proportion who have wanted to get in touch and could not ..	..	6%	1%	2%	—	1%	—	—	2%
Total Sample ..	..	172	77	237	57	106	214	174	1043†

† Includes six cases which could not be assigned by type of letting.



with other tenancies 7%. The 27% without rent books consisted of 3% in the rent free category, 11% with weekly tenancies and 13% with other tenancies. Taking only those with weekly tenancies then the proportion without rent books was 14%, but nearly two thirds of this group, i.e. 9%, have their landlords living in the same building. This helps to explain why, when we asked the tenants without rent books if they considered they should have one, we found that although 14% of weekly tenancies were without rent books in only 3% of cases did the tenants consider they should have one. These cases were mainly to be found outside the controlled sector.

Where rent books existed for weekly tenancies the interviewers were able to inspect the books in about four fifths of cases. It is not unusual for some rent books to be unavailable: the landlord or his agent or some other member of the household would have them. Where the rent book was inspected the interviewers noted whether it contained the name and address of the landlord or an agent. Of the rent books for weekly tenancies inspected only 57% gave the name and address of the landlord. In 22% of the books the only name and address was that of an agent, while in 21% of books there was no name and address whatever. This 21% consisted of 13% where the landlord lived outside the building and 8% where he lived in the building.

A more direct approach to the problem of getting in touch with the landlord is dealt with in the lower part of Table 22. Tenants were asked whether they could get in touch with their landlord if they wished to do so. In 23% of cases the landlord lived in the building, in 63% of cases they could get in touch and in 5% they did not know whether they would be able to or not. There remains 9% of cases who said they would be unable to do so. When asked the further question whether they had ever wanted to get in touch and been unable to do so, this 9% fell to 2%. Those who had at some time wanted to get in touch with their landlord and had been unable to do so were concentrated in the controlled sector, particularly among those singly occupying houses with controlled tenancies where this proportion was as high as 6% of all tenants.

### **7.5 Deposits and Rent Arrears**

Another topic with which the Tenant Inquiry dealt was the question of deposits. Tenants were asked if they had been required to pay any lump sum of money to the landlord when they moved in to their present accommodation. Sums ranging up to £50, which were definitely non-returnable, had been paid by 0.5% of the tenants and a further 1.4% had paid a deposit, said to be returnable at the end of their tenancy, which was intended either to ensure that the landlord received adequate notice or to cover possible damage.

In the Landlord Inquiry, landlords were asked whether the rent payments were "reasonably up-to-date". There were 2% of tenancies where this was not the case.

### **7.6 Views on Each Other**

On the 1963 Tenant Inquiry the tenants were asked to categorize their satisfaction with the way in which the landlord had treated them as "completely satisfied", "fairly satisfied", "rather dissatisfied" or "completely dissatisfied". To get the other side of the picture the landlord was asked in the Landlord Inquiry whether the tenant had been unreasonable in any way. This is presented in Table 23.

Tenants were "completely satisfied" with the way they had been treated in 60 % of cases, "fairly satisfied" in 28 %, "rather dissatisfied" in 8 % and "completely dissatisfied" in 4 % of cases. The proportion "completely satisfied" was lower for the controlled tenancies than for those not controlled, being lowest of all (44 %) for tenants singly occupying houses with controlled tenancies. The proportion "completely dissatisfied" was at the same time rather higher for the controlled groups than for those not controlled. Surprisingly there were none "completely dissatisfied" in the furnished group. In the light of the results of the Abuses Survey we can only conclude that when conditions had reached this pitch the tenants refused to answer our questions.

**Table 23 Landlord Tenant Relations**

1963 Tenant Inquiry—Landlord Inquiry

Lettings

<i>Extent to which tenants are satisfied with the way the Landlord has treated them</i>	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
	%	%	%	%	%	%	%	%
"Completely satisfied"	44	51	52	75	64	67	72	60
"Fairly satisfied"	41	39	31	21	25	21	26	28
"Rather dissatisfied"	11	6	11	2	8	7	2	8
"Completely dissatisfied"	4	4	6	2	3	5	—	4
	100 (172)	100 (77)	100 (237)	100 (57)	100 (106)	100 (214)	100 (174)	100 (1043)
Proportion of tenants considered by their landlords to have been "unreasonable"	10 % (141)	6 % (65)	9 % (172)	4 % (45)	3 % (90)	4 % (161)	8 % (108)	7 % (786)†

† Includes four cases which could not be assigned by type of letting.

Landlords considered that 7 % of tenants had been "unreasonable" in some way. Again this proportion was higher for the controlled groups than the corresponding non-controlled groups, being highest at 10 % for the singly occupied houses with controlled tenancies. In contrast with the tenants' view of landlords' behaviour a comparatively high proportion of the landlords of furnished lettings, 8 % thought their tenants had been "unreasonable".

The general pattern of the two sets of complaints is such that one would expect to find a correlation between them and this is shown below for those cases where both sides of the letting were interviewed.

<i>Extent to which tenants are satisfied with the way the landlord has treated them</i>	<i>Proportion of tenants considered by their landlords to have been "unreasonable"</i>
"Completely satisfied"	3 %
"Fairly satisfied"	11 %
"Rather dissatisfied"	10 %
"Completely dissatisfied"	33 %

Thus where the tenants were “completely dissatisfied” with the landlord a third of the landlords considered the tenant to have been “unreasonable”, whereas for the “completely satisfied” group of tenants this proportion was only 3%.

## 8.0 LANDLORDS POLICIES

### 8.1 How They Acquired the Rateable Unit

Landlords, other than tenant-landlords, were asked how they acquired the sample rateable unit of which they let the whole or a part. By definition, the tenant-landlords rent the accommodation of which they let a part. Table 24 shows that the extra-mural landlords\* and the owner-occupiers generally acquired the accommodation they let in some way other than by renting.

**Table 24 How The Rateable Units Were Acquired**

<i>Landlord Inquiry</i>	<i>Rateable Units</i>	
<i>How Acquired</i>	<i>Extra-mural landlords</i>	<i>Owner-occupiers</i>
	%	%
Bought .. .. .	59	83
Inherited, given ..	22	14
Built .. .. .	16	2
Rented .. .. .	1	1
Reversion of lease ..	1	—
Transfer to company ..	1	—
	100	100
Sample .. .. .	674	71

Of the rateable units let by extra-mural landlords, either as a whole or in parts, 59% had originally been bought by them, 22% had been inherited or received as a gift and 16% had been built by them. Where the rateable unit was owner-occupied a higher proportion had been bought.

### 8.2 When They Acquired the Rateable Unit

The date the rateable units were acquired has been classified in Table 25 into four groups, before the first world war, the inter-war years and up to 1944, then up to and since the 1957 Rent Act.

### 8.3 Why They Acquired the Rateable Unit

The extra-mural landlords, other than those who had inherited the property or secured it by the reversion of a lease, were asked whether they had initially acquired it in order to live in it, or for a relative or as an investment or for some other reason. Where it had been considered an investment they were asked whether they had thought of it mainly as providing an income or that

---

\* Note that the extra-mural landlords include companies and other bodies as well as individuals. See section 12.5 for definition.



they were mainly thinking of selling it at a profit. Of the rateable units for which these questions were asked 73 % had been acquired as an investment and almost all with a view to providing an income. The remaining 27 % had been acquired for a variety of reasons, 7% by mainly charitable organizations as a social contribution, 5 % to house an employee, 4 % to initially live in all of it, 5 % to live in and let a part, 1 % for a relative or friend, 2 % for redevelopment purposes and 3 % as an incidental acquisition with other property.

**Table 25 When the Rateable Units Were Acquired**

<i>Landlord Inquiry</i>			<i>Rateable Units</i>	
<i>Year Acquired</i>			<i>Extra-mural landlords</i>	<i>Owner-occupiers</i>
			<i>%</i>	<i>%</i>
1918 or earlier	..		14	4
1919-1944	..		32	24
1945-June 1957	..		30	32
July 1957 or later	..		24	40
			100	100
Sample ..	..	..	674	71

The owner-occupiers were asked a different pair of questions. They were asked if, when they acquired the rateable unit, they had planned to live in all of it, or to live in a part and let part (they were of course by now letting a part). Those who had planned to let a part of the rateable unit were asked to give the main reason for this.

Forty per cent had planned to occupy the whole unit at the time they acquired it, 60% had not. This 60% consists of 7 % where there had not been much choice as they bought with sitting tenants in parts of the rateable units, of 13 % who had planned to let part to relatives or friends, of 36 % who were letting primarily as a source of income and of 4 % where the main reason was that there was surplus space.

#### **8.4 Their Present Views on the Lettings**

The landlords attitude to and opinions about the letting were obtained by asking them how they regard the letting at present, whether there is any special consideration affecting the rent they are charging and finally what their intentions for the letting would be if it "became vacant tomorrow". The answers are set out for the seven groups of lettings in Table 26 where it should be noted the analyses are in terms of lettings not rateable units.

Sixty-nine per cent of all lettings in the privately rented sector were regarded as mainly an investment, 8 % as an encumbrance, 6% as a place for an employee, 8 % as a place for a relative or friend, 3 % as a social contribution and 6 % in various other ways. The seven groups show that the landlords, on the whole, regard their controlled tenancy lettings as investments or encumbrances whereas quite a high proportion (33 %) of the lettings which do not

**Table 26 How the Landlord Regards the Letting, Whether there are any Special Factors Affecting the Rent, and the Landlord's Intention if the Letting Became Vacant Tomorrow**

1963 Tenant Inquiry—Landlord Inquiry

Lettings

How the Landlord Regards the Letting (or the Rateable Unit) at Present	Controlled Tenancy (Unfurnished)			Not Controlled				All Types
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished	
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
An investment	% 70	% 89	% 73	% 58	% 69	% 64	% 62	% 69
An encumbrance	19	11	7	11	4	3	—	8
A place for an employee	6	—	1	18	7	11	1	6
A social contribution	1	—	2	—	18	3	—	3
A place for a relative or friend	1	—	8	7	1	13	23	8
A future place to live		—	3	2	—	1	1	1
A place to live in and let part	—	—	2	2	—	—	8	2
Surplus space at the moment	—	—	3	—	—	5	5	2
Mainly interested in the land	3	—	1	2	1	—	—	1
	100	100	100	100	100	100	100	100
Whether Any Special Factors Affect the Rent	%	%	%	%	%	%	%	%
No	92	95	86	55	77	63	67	78
Tenant is an employee	5	—	1	25	6	13	1	6
Tenant is a relative or friend	1	—	9	18	1	17	24	10
Tenant is old or poor	1	5	4	—	1	3	7	3
Social contribution	—	—	—	—	13	3	—	2
Other consideration	1	—	—	2	2	1	1	1
	100	100	100	100	100	100	100	100
The Landlord's Intention for the Letting (or the Rateable Unit) if the Letting Became Vacant Tomorrow	%	%	%	%	%	%	%	%
Relet	51	83	60	77	98	70	76	70
Sell	42	14	21	14	—	12	11	18
Live in all of it	—	—	8	2	—	11	12	6
Live in part and let the rest	1	—	—	—	—	1	—	—
Keep it vacant	1	—	1	—	—	3	1	1
Demolish	4	—	2	7	1	1	—	2
Convert	1	3	8	—	1	2	—	3
	100	100	100	100	100	100	100	100
Sample	141	65	172	45	90	161	108	786†

†Includes four cases which could not be assigned by type of letting.

contain controlled tenants are regarded by the landlords as being let for other reasons.

Outside the controlled sector some special consideration affected the rent in a rather high proportion of cases (34%), this proportion ranging from 23% for the singly occupied unfurnished flats to as high as 45% for the singly occupied unfurnished houses. This 34% consisted of 10% where the tenant was an employee, 15% where the tenant was a relative or friend, 3% where

the tenant was old or poor, 4% where a charitable body was involved and 2% where some other consideration was involved. If all controlled and furnished tenancies are excluded together with all cases where some special consideration affects the rent, then the proportion of all lettings in the privately rented sector which might be said to be let at open market unfurnished rents is as few as 25%.

To form some idea of landlords future intentions they were asked what they would do with the rateable unit if it "became vacant tomorrow". Of all lettings 70% would be relet, 18% would be sold, in 6% the landlord would live in it, 1% would be kept vacant, 2% demolished and 3% would be involved in a conversion. Where the rateable unit was a part of a house we asked the landlord whether he would have different plans if the whole house "became vacant tomorrow". This would have the effect of adding 2% to the proportion of lettings sold at the expense of those that would otherwise be relet. In Table 26 the analyses for the seven groups of lettings deal only with the answers to the first question. Almost all the singly occupied unfurnished purpose built flats in the not controlled sector would be relet.

The group of lettings with the next highest proportion that would be relet, 83%, is the corresponding group of controlled purpose built flats. Here the 14% which would be sold and the 3% which would be converted can be expected in the main to continue in the rented sector. In the other five groups of lettings an appreciable proportion of them would be sold and many would be lost to owner-occupation. For the singly occupied houses with controlled tenancies as many as 42% would be sold, and further analysis showed that of individual landlords who owned such houses, three fifths would sell if the letting became vacant. It is in this group of singly occupied houses with controlled tenancies that the loss to the rented sector is likely to be high. Overall, the proportion of lettings in the controlled sector which would be relet as they stand is 61%.

These estimates based on the landlord's statement of his intentions can only be taken as a rough guide to what will actually occur, if only because those accommodation units coming out of control during any period will not necessarily be a random selection from those in control. Nevertheless it is interesting that in an analysis given elsewhere (see the section on The Shrinking Controlled Sector) we show that of the accommodation units coming out of control in the 40 months between the 1960 Survey and the present inquiry 60% were relet.

When the intention for the future is analysed with regard to the size of the landlord's holding in London it can be seen that the proportion of lettings which would be relet if they became vacant tomorrow increases with the size of the holding. Half of the lettings made by landlords with only one letting in the London Conurbation would be relet in such circumstances, whereas 92% of the lettings in the Landlord Inquiry which were made by landlords' with holdings of 1,000 or more would be relet. This is shown in Table 27.

The examination of the future intention with respect to the type of landlord in Table 28 demonstrates quite clearly that those lettings which belong to the Companies and Other Bodies would, for the most part, be relet. On the other hand 37% of the lettings made by extra-mural landlords who are individuals, would be sold if the letting "became vacant tomorrow". In 27% of the lettings made by owner-occupiers and tenant-landlords, the landlord would like to live in the letting himself.



**Table 27 The Landlord's Intention for the Letting if it Became Vacant Tomorrow by the Number of Lettings in the London Conurbation**

*Landlord Inquiry*

*Lettings*

<i>The Landlord's Intention for the Letting (or the Rateable Unit) if the Letting Became Vacant Tomorrow</i>	Number of Lettings in the London Conurbation							All Types
	One	2-4	5-9	10-24	25-99	100-999	1000 or more	
	%	%	%	%	%	%	%	%
Relet .. ..	50	58	67	68	72	87	92	72
Sell .. ..	15	28	23	27	21	7	4	17
Live in all of it ..	28	12	5	—	—	1	—	6
Live in part and let the rest .. ..	3	—	—	—	—	—	—	—
Keep it vacant ..	4	—	1	—	—	—	1	1
Demolish .. ..	—	1	2	4	1	1	—	1
Convert .. ..	—	1	2	1	6	4	3	3
	100	100	100	100	100	100	100	100

**Table 28 The Landlord's Intention for the Letting if it Became Vacant Tomorrow by Type of Landlord**

*Landlord Inquiry*

*Lettings*

<i>The Landlord's Intention for the Letting (or the Rateable Unit) if the Letting Became Vacant Tomorrow</i>	Type of Landlord				All Types
	Individual		Company	Other Bodies	
	Owner- occupier or Tenant- landlord	Extra- mural landlord			
	%	%			
Relet .. .. .	62	55	86	84	72
Sell .. .. .	6	37	8	9	17
Live in all of it .. ..	27	4	—	—	6
Live in part and let the rest .. .. .	2	—	—	—	—
Keep it vacant .. ..	3	—	1	1	1
Demolish .. .. .	—	1	2	1	1
Convert .. .. .	—	3	3	5	3
	100	100	100	100	100

The distance from the letting that the landlord lived or had his office was examined in relation to his intention if the letting became vacant. The greater distance the landlord was from the letting the greater proportion of lettings were to be sold.

*Distance Between Landlord and Letting*

Proportion of lettings which would be sold if they became vacant tomorrow	In same building	Up to a mile	Over 1 mile up to 10	Over 10 miles up to 50	Over 50 miles
	6%	15%	15%	27%	45%

### **8.5 Future Lettings and the Responsibility for Repairs and Decoration**

Where the landlord said he would relet he was asked whether he expected to relet the accommodation furnished or unfurnished. The answers suggest that the ratio of furnished to unfurnished lettings would remain about the same in the relet accommodation units.

The extra-mural landlords were asked whether on reletting they would change the responsibility for repairs and decorations. The 14 % who suggested a change would increase the tenant's responsibility, in 1 % of cases to cover all repairs, 3 % to include internal structural repairs, 7 % to include internal non-structural repairs and the remainder mainly to cover internal decoration.

### **8.6 Filling Vacancies**

Where the landlord said he would relet he was asked a number of questions about how he would fill the vacancy. Only in 31 % of new lettings would the vacancy be advertized. A higher proportion of furnished than unfurnished lettings would be advertized. In 59 % of new lettings by extra-mural landlords (the others were not asked this question) a waiting list, sometimes that of the managing agent, would be used. Thus newcomers to the London area are clearly at a considerable disadvantage. Preference would be given to relatives or friends in 22 % of cases, to employees in 15 %, to other tenants of the landlord in 5 % or to some other special group in 2 %. There is a slight overlap between these groups since some landlords would give preference to one or other of the groups mentioned. The proportion of cases where no preference would be given to any special group of people is 59 %.

Twenty-five per cent of the accommodation units were considered by the landlords to be unsuitable for children, ranging from 38 % for one bedroom units, through 21 % for two bedroom units, to 5 % for units of three or more bedrooms.

Landlords were asked whether they would consider letting to a foreigner, though to avoid embarrassment this question was not put to a small group of obviously foreign landlords. If these latter are treated as willing to do so, and another small group that refused to answer the question are treated as unwilling, then the proportion of lettings where a foreigner would be considered is 64 %. Similar treatment of a question dealing with the likelihood of letting to a coloured tenant gives an estimate of 32 % of lettings where the landlord said he would consider a coloured tenant. Some embarrassment was shown at answering this question and the proportion of lettings where a coloured tenant would in fact be considered is likely to be appreciably lower. Without any allowance for this, however, the proportion of lettings where the vacancy would be both advertized and where a coloured tenant would be considered was only 11 %.

## **9.0 GROSS VALUE AND NET RENTS**

### **9.1 Gross Value**

Since the ratio of net rent to the old pre-1963 gross value has been used in the past to fix controlled rents and as a measure of rent levels, there seems some possibility that the new post-1963 gross value might be used in a similar fashion. For this reason we shall consider some of the problems involved in

fixing gross values and examine the variation in the ratio of the new to the old gross value.

The Rating and Valuation Act, 1925 defines "gross value" as "the rent at which a hereditament might reasonably be expected to let from year to year if the tenant undertook to pay all usual tenant's rates and taxes . . . and if the landlord undertook to bear the cost of the repairs and insurance, and the other expenses, if any, necessary to maintain the hereditament in a state to command that rent". Prior to the 1963 revaluation the valuation of a new hereditament had required the exercise of some little imagination as the reasonable rent had to fit in with 1939 levels. This was necessary because the vast majority of privately rented accommodation was controlled and since that date there had been no way of measuring open market rents. Following the measure of decontrol introduced by the 1957 Rent Act it no doubt seemed possible that a sufficiency of open market rents would be found to enable the 1963 revaluation to be based on current rent levels. In Greater London at any rate the revaluation must have proved exceedingly difficult. Table 29 sets out to estimate, in four divisions of the London Conurbation, the proportion of all households which might be said to be paying an open market unfurnished rent. The top section of the table gives, from the Tenant Inquiry, the proportion of households in the privately rented sector with tenancies which are unfurnished and not controlled. The second section gives the proportion of these where no special circumstances affects the rent. Applying this proportion to the estimate in the first section of the table we arrive at the figure in the third section, of 25% of all privately renting households which pay an open market unfurnished rent. When this proportion is applied to the census estimate for the proportion of all households that privately rent their accommodation we arrive at the estimate of 11% at the foot of the table. Thus the estimates given in the bottom line of Table 29 suggest that only 11% of households in the London Conurbation were renting accommodation at what could possibly be considered an open market unfurnished rent, this proportion being as low as 3% in the Suburban Fringe. Consequently, in the Suburban Fringe, valuation levels would have to be settled on the basis of the rents paid by about 3% of the households.

Further problems arise due to the type of accommodation which forms the bulk of these open market lettings. Of all the lettings at open market unfurnished rents in the London Conurbation, 13% were of singly occupied houses, 35% were of singly occupied purpose built flats, but as many as 52% were parts of houses or flats, the majority of which would not be rated separately. Whether or not a part of a house that is let separately is also rated separately depends very much on the valuation officer. Under the Local Government Act 1948 the valuation officer "may if he thinks fit, having regard to all the circumstances of the case, including the extent, if any, to which the parts separately occupied have been severed by structural alterations, treat the building or any portion thereof as a single hereditament". Such guidance can hardly be expected to produce uniformity of treatment. Indeed the arrival of a new valuation officer at one office in the London area between the 1960 Survey and the present inquiry produced quite a reversal of policy. All those multi-occupied buildings, which in 1960 had been valued in parts although the parts were not substantially self-contained, had been revalued as single hereditaments, a decision affecting thousands of hereditaments. In practice the majority of lettings which are parts of houses or flats are not separately



rated and the question then arises as to whether the rent at which a multi-occupied, but singly rated, hereditament might "reasonably be expected to let" is that which it would command as a single letting or as several. If, as seems probable, the rent which it would command as a single letting is the key to its value then the valuation officers are robbed of a high proportion of the open market lettings as a means of determining current rent levels. In this case the only sizeable group of open market unfurnished rents available to

**Table 29 Estimated Proportion of All Households Paying an Open Market Unfurnished Rent**

1963 Tenant Inquiry—Landlord Inquiry—1961 Census

Households

	County of London	Rest of Inner Area	Suburbs	Suburban Fringe	London Conurbation
<i>Type of Tenancy</i>	%	%	%	%	%
Controlled	46	55	41	65	48
Not controlled, unfurnished	37	30	52	32	38
Not controlled, furnished	17	15	7	3	14
	<hr/> 100	<hr/> 100	<hr/> 100	<hr/> 100	<hr/> 100
<i>Of the unfurnished not controlled lettings, those let</i>	%	%	%	%	%
At a special rent	28	36	44	50	34
At an open market rent	72	64	56	50	66
	<hr/> 100	<hr/> 100	<hr/> 100	<hr/> 100	<hr/> 100
Of all privately renting households, the proportion paying an open market unfurnished rent	26%	19%	29%	16%	25%
1961 Census figures for the proportion of all households in privately rented accommodation	60%	48%	26%	21%	45%
Those paying an open market unfurnished rent as a proportion of all households, including local authority tenants and owner-occupiers	16%	9%	8%	3%	11%

them in the London Conurbation would be those for singly occupied purpose built flats. That the total rent income has not, in fact, been used to determine the gross value is suggested by the value of 1.36 for the ratio of the average net rent to the average new gross value for unfurnished, not controlled parts of houses and flats given later in Table 35, whereas the ratio for the singly occupied not controlled purpose built flats is 1.00.

Our analyses of the ratio of the new to the old gross values suggest that there was some difficulty in carrying out the revaluation. For each rateable unit containing one or more letting in the privately rented sector we computed the ratio (to one place of decimals) of the new 1963 gross value to the old pre-1963 value and we were immediately struck by the preponderance of the ratio 3.0 in parts of the London Conurbation. Examination of the distribution of the ratio, area by area, suggested that somewhat different policies had been pursued in different regions. In Table 30 South London has been defined by following the Thames inland to the west but leaving it so as to include Heston and Isleworth MB, Feltham UD and Staines UD in the south. The striking difference is between the distribution of ratios in that part of the L.C.C. south of the river and in the western part north of the river. In the Southern L.C.C. area 83 % of the ratios are 3.0 and 94 % are between 2.8 and 3.2. In contrast in the Western area these proportions are 6 % and 25 %. Furthermore the shape of the distributions are entirely different. While it is probably true that the gross values in the Western L.C.C. needed a greater upward revision than elsewhere the data in the table strongly suggest that the new gross value in the Western L.C.C. have been more closely related to actual current rent for the hereditament than has been the case in South London, where the tendency has been simply to inflate the old value by a common factor.

**Table 30. The Variation With Area of The Ratio of the New to the Old Gross Value**

*1963 Tenant Inquiry*

*Rateable units containing private lettings*

<i>Ratio of New Gross Value to Old Gross Value</i>	SOUTH LONDON		NORTH LONDON		
	Outside L.C.C.	Southern L.C.C.	Western† L.C.C.	Rest of L.C.C.	Outside L.C.C.
	%	%	%	%	%
Up to 2.3	2	1	5	1	1
2.4-2.5	—	} 1	3	3	3
2.6-2.7	—		6	21	8
2.8-2.9	12	6	9	32	24
3.0	68	83	6	4	29
3.1-3.2	9	5	10	11	18
3.3-3.4	3	1	12	8	6
3.5-3.6	1	1	13	7	7
3.7 and over	5	2	36	13	4
	100	100	100	100	100
Sample‡	177	233	195	117	396

† Defined as in the Committee's Survey of Abuses.

‡ Excludes 62 rateable units where the comparison could not be made.

Some support for this is provided by the analysis given below of the ratio of the net rent to the new gross value for the two rather small groups of singly occupied purpose built flats let at open market rents in the Western L.C.C.

and South London. These ratios cluster more closely around one in the Western L.C.C. than in South London.

	<i>Ratio of Net Rent to New Gross Value</i>	<i>Singly Occupied Purpose Built Flats Let at Open Market Rents</i>	
		<i>Western L.C.C.</i>	<i>South London</i>
Less than 0.75		3	3
0.75-0.99		5	5
1.00-1.24		7	—
1.25-1.49		2	3
1.50-1.74		—	2
1.75-1.99		—	2
2.00-2.24		1	2
2.25-2.49		—	—
2.50 or more		—	1
		18	18

We think these results illustrate the difficulties which faced Inland Revenue in determining the gross value based on the existing definition. But these are much the same difficulties as face anyone trying to fix reasonable levels of rent. In any future revaluation it seems certain that the definition of gross value must be changed. It is a remarkable situation that current domestic valuations in the London Conurbation should be determined by the rents paid by such a small proportion of households renting such very untypical accommodation. In the meantime, for want of anything better, gross value may well have to be used to determine reasonable levels of rent.

## 9.2 Net Rents

There are a number of difficulties in measuring the net rent paid by households in the privately rented sector. In the first place 87% of tenants pay a gross rent which includes a payment for rates, and to these tenants it is this gross rent which is "the rent". Many of them are only vaguely aware that the rates are included and experience has taught us not to ask the question "are the rates included" but if we wished to know whether the rent quoted includes the rates, to ask "do you pay the rates separately?" The rates included are usually both the general rates and the water rates (83%), or occasionally the water rates only (3%), and very rarely the general rates only. To obtain the net rent this rate element should be deducted where a gross rent is paid. However the water rate deduction is small and this will be ignored here as it was on the 1960 Survey and in the Rowntree Trust housing studies. The general rate element cannot be ignored and has to be calculated by taking the published rate in the pound for the local authority area and multiplying it by the rateable value of the letting. Unfortunately 49% of the lettings in the privately rented sector are not rated separately and it is first necessary to apportion the rateable value which Inland Revenue assigned to the larger rateable unit which includes the letting. Although this affects half the lettings in the London Conurbation no guidance exists on how this calculation should be made. Where the apportionment has to be made for Rent Act purposes it has to be settled by agreement between landlord and tenant or, failing that, by the county court. The apportionment we have used is that which was used in the Rent Act Inquiry and in the 1960 Survey. It is made proportionately to the number of habitable rooms that are rented. If a room is shared between households, the appropriate fraction is given to each household.



Table 31 shows for the seven groups of lettings the proportion of tenants paying different levels of net rents. It is based on all lettings including those where some special consideration was said by the landlord to affect the rent but excludes the rent free cases. The table shows both the average rents and the median or middle rents. The median rent is sometimes preferred since it is less affected than the average by extremely high or low rents.

The average net weekly rent for all types of letting proved to be £2 1s. 0d. The table shows that 18% of all privately renting households are paying £3 a week or more while 5% are paying £5 a week or more. Of the seven groups of lettings the lowest average rent of £1 4s. 0d. was paid for the parts of houses or flats forming controlled tenancies. The average rent paid for the other types of controlled lettings was some three shillings a week higher, £1 7s. 3d. for the singly occupied houses and £1 7s. 5d. for the singly occupied purpose built flats. The corresponding rents for tenancies which were not controlled were appreciably higher, but show a wide range of rents. The average rent for parts of houses and flats which were unfurnished and not controlled (£2 7s. 0d.) was approximately double the average for the controlled tenancy counterparts; for the singly occupied houses (£2 10s. 4d.) the relative increase was somewhat less. The singly occupied purpose built flats which do not contain controlled tenancies (£3 4s. 10d) show an apparently greater increase. This arises because in this group, there is an appreciable proportion of highly rated flats.\* The highest average rent in the seven groups is for the furnished lettings, £3 10s. 9d.

Table 32 summarizes the rents for the unfurnished not controlled tenancies and repeats those for the furnished tenancies. Alongside these two distributions are shown the results of excluding those cases where some special consideration was said to affect the rent. The result of these exclusions on the distributions and averages is, however, surprisingly small. The average for an unfurnished letting that is not controlled rises from £2 12s. 0d. to £2 17s. 0d. when these exclusions have been made. The corresponding increase for the furnished lettings is from £3 10s. 9d. to £3 15s. 0d.

### 9.3 Ratio of Net Rent to Gross Value

Since the rent limit for controlled tenancies is a multiple of the old gross value prior to the 1963 revaluation, it is of interest to examine the ratio of the individual net rents to the old gross value of the lettings. Table 33 gives the distribution of this ratio for the seven types of letting. In considering the table it should be remembered that in estimating the net rent no deduction was made for the water rate component where this was included in the gross rent given. This, it will be noticed, has the effect that the most common ratio group for controlled tenancies is 2.01 to 2.10 instead of 1.91 to 2.00 as might have been expected.

As previous inquiries have shown there is an appreciable proportion of rents being paid for controlled tenancies which lie outside the bounds which one might expect with existing legislation. For each of the three controlled tenancy groups the sum of all the net rents divided by the sum of the old gross values lies close to two. The corresponding three groups of unfurnished not controlled lettings show a very wide range of values and as Table 34 shows

---

\* If the flats with an old rateable value of over £40 are excluded, this average falls to £2 4s. 0d.

Table 31. Net Weekly Rent

1963 Tenant Inquiry

Lettings

Net Weekly Rent	Controlled Tenancy (Unfurnished)				Not Controlled				Furnished		All Types
					Unfurnished		Part of house or flat		Mainly parts of houses		
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Singly occupied purpose built flat	Part of house or flat	Singly occupied purpose built flat	Part of house or flat	
	%	%	%	%	%	%	%	%	%	%	%
Less than 10/-*	1	7	6	6	—	4	—	—	1	—	3
10/- to less than 15/-	3	11	13	4	10	12	—	—	4	—	17
15/- to less than £1	12	17	22	—	—	—	—	—	—	—	—
£1 to less than £1 5s.	20	31	20	—	—	—	—	—	—	—	—
£1 5s. to less than £1 10s.	31	11	14	—	—	—	—	—	—	—	—
£1 10s. to less than £1 15s.	18	20	10	—	—	—	—	—	—	—	—
£1 15s. to less than £2	10	19	8	—	—	—	—	—	—	—	—
£2 to less than £2 5s.	4	3	5	—	—	—	—	—	—	—	—
£2 5s. to less than £2 10s.	—	3	1	—	—	—	—	—	—	—	—
£2 10s. to less than £2 15s.	—	1	—	—	—	—	—	—	—	—	—
£2 15s. to less than £3	—	—	—	—	—	—	—	—	—	—	—
£3 to less than £3 10s.	1	—	—	—	—	—	—	—	—	—	—
£3 10s. to less than £3 15s.	—	—	—	—	—	—	—	—	—	—	—
£3 15s. to less than £4	—	—	—	—	—	—	—	—	—	—	—
£4 to less than £4 10s.	—	—	—	—	—	—	—	—	—	—	—
£4 10s. to less than £5	—	—	—	—	—	—	—	—	—	—	—
£5 to less than £6	—	—	—	—	—	—	—	—	—	—	—
£6 to less than £7	—	—	—	—	—	—	—	—	—	—	—
£7 to less than £8	—	—	—	—	—	—	—	—	—	—	—
£8 to less than £9	—	—	—	—	—	—	—	—	—	—	—
£9 to less than £10	—	—	—	—	—	—	—	—	—	—	—
£10 or more	—	—	—	—	—	—	—	—	—	—	—
	100	100	100	100	100	100	100	100	100	100	100
Average net rent	£1 7s. 3d.	£1 7s. 5d.	£1 4s. 0d.	£2 10s. 4d.	£3 4s. 10d.	£2 7s. 0d.	£3 10s. 9d.	£2 1s. 0d.	£2 1s. 0d.	£2 1s. 0d.	
Median net rent	£1 7s. 2d.	£1 9s. 5d.	£1 2s. 6d.	£2 7s. 8d.	£2 10s. 0d.	£2 1s. 0d.	£3 1s. 6d.	£1 11s. 7d.	£1 11s. 7d.	£1 11s. 7d.	
Those paying a known rent	170	73	226	50	76	173	132	903	903	903	
Net rent not calculable†	2	4	11	3	24	20	37	104	104	104	
Rent free	—	—	—	4	6	21	5	36	36	36	
Total Sample	172	77	237	57	106	214	174	1043†	1043†	1043†	

\* But not rent free.

† Mainly due to a service payment which could not be deducted.

‡ Includes six cases which could not be assigned by type of letting.

**Table 32. Net Weekly Rents Uninfluenced by Special Considerations**

1963 Tenant Inquiry—Landlord Inquiry

*Lettings*

<i>Net Weekly Rent</i>	Tenancies that are not controlled			
	Unfurnished		Furnished	
	All† Lettings	Excluding those where some special consideration is known to affect the rent charged	All† Lettings	Excluding those where some special consideration is known to affect the rent charged
	%	%	%	%
Less than 10s.‡	3	2	1	1
10s. to less than £1	10	6	4	5
£1 to less than £1 10s.	13	13	6	3
£1 10s. to less than £2	20	20	14	11
£2 to less than £2 10s.	12	12	8	7
£2 10s. to less than £3	8	8	16	13
£3 to less than £3 10s.	8	8	10	12
£3 10s. to less than £4	6	5	9	11
£4 to less than £4 10s.	6	7	11	12
£4 10s. to less than £5	5	6	10	11
£5 to less than £6	5	6	6	8
£6 to less than £7	2	3	—	—
£7 to less than £8	1	2	—	—
£8 to less than £9	} 1	} 2	1	1
£9 to less than £10	—	—	—	—
£10 or more	—	—	4	5
	100	100	100	100
Average net rent	£2 12s. 0d.	£2 17s. 0d.	£3 10. 9d.	£3 15s. 0d.
Median net rent	£2 3s. 0d.	£2 7s. 3d.	£3 1s. 6d.	£3 7s. 6d.
Sample	299	229	132	103

† Summarized from Table 31.

‡ But not rent free.

this is reduced very little by the exclusion of cases where some special consideration affects the rent.

From the foot of Table 33 we see that when the sum of the net rents is divided by the sum of the old gross values for the three unfurnished not controlled groups of lettings this ratio proves to be 2·65 for singly occupied houses, 3·46 for singly occupied purpose built flats and 4·18 for parts of houses or flats while for furnished lettings the ration is as high as 8·50. These ratios will have tended to reduce the affects of any distortion introduced by the apportionment of rateable and gross values where parts of reatable units are let. In the distributions given for the three groups of lettings of this type (i.e. parts of houses or flats) the crudeness of our apportionment may have slightly extended their range.



**Table 33. Ratio of Net Rent to Old Gross Value**

1963 Tenant Inquiry

Lettings

Net Rent Divided by Old Gross Value	Controlled Tenancy (Unfurnished)			Not Controlled			
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses
0.01-0.50	%	%	%	%	%	%	%
0.51-1.00	3	1	1	4	—	1	1
1.01-1.50	9	3	3	6	—	2	2
1.51-1.80	5	4	11	6	5	2	1
1.81-1.90	5	5	11	} 6	} 5	} 9	} 1
1.91-2.00	3	6	4				
	18	12	7				
2.01-2.10	48	39	36	} 22	} 14	} 11	} —
2.11-2.50	11	22	14				
2.51-3.00	2	8	7	10	13	5	} 3
3.01-3.50	1	—	4	16	12	12	
3.51-4.00	—	—	1	8	21	12	
4.01-5.00	—	—	1	8	12	17	8
5.01-6.00	—	—	—	10	11	8	8
6.01-7.00	—	—	—	4	3	6	8
7.01-8.00	—	—	—	—	4	1	10
8.01-9.00	—	—	—	—	—	5	13
9.01-10.00	—	—	—	—	—	2	11
10.01-11.00	—	—	—	—	—	—	11
11.01-12.00	—	—	—	—	—	2	4
12.01-13.00	—	—	—	—	—	—	5
13.01-14.00	—	—	—	—	—	1	3
14.01-15.00	—	—	—	—	—	—	4
15.01-16.00	—	—	—	—	—	2	1
16.01-17.00	—	—	—	—	—	1	2
17.01-18.00	—	—	—	—	—	—	3
18.01-19.00	—	—	—	—	—	—	1
19.01-20.00	—	—	—	—	—	—	1
20.01 or more	—	—	—	—	—	1	2
	100	100	100	100	100	100	100
Sum of Net Rents Divided by Sum of Old Gross Values	1.94	2.01	2.02	2.65	3.46	4.18	8.50
Sample	170	73	226	50	76	173	132

Whereas Tables 33 and 34 dealt with the ratio of net rent to old gross value, Tables 35 and 36 are a similar pair dealing with the ratio of net rent to new gross value. The pattern of results is, of course, very similar, all the ratios being reduced by a factor of about three. From Table 35 it can be seen that for the three controlled groups of lettings the ratio of the sum of the net rents divided by the sum of the new gross value is about two thirds. For the not controlled groups this ratio is 0.83 for the singly occupied unfurnished houses, 1.00 for the singly occupied unfurnished purpose built flats, 1.36 for the unfurnished parts of houses or flats, and 2.72 for furnished lettings. In view of the short time that has elapsed since the recent revaluation one might have expected that the ratio of net rents to new gross value would be more or less unity for all three not controlled unfurnished groups. It is noteworthy that the only group where the ratio approximates to one is the singly occupied unfurnished purpose built flats where, curiously enough, it turns to be 1.00.

Table 34. Ratio of Net Rent to Old Gross Value Excluding Rents Influenced by Special Considerations

1963 Tenant Inquiry—Landlord Inquiry

Lettings

Net Rent Divided by Old Gross Value	Tenancies that are not Controlled			
	Unfurnished		Furnished	
	All† lettings	Excluding those where some special consideration is known to affect the rent charged	All† lettings	Excluding those where some special consideration is known to affect the rent charged
	%	%	%	%
0·01–0·50	1	—	} 1	} 1
0·51–1·00	2	2		
1·01–1·50	4	2	} 1	} 1
1·51–2·00	7	7		
2·01–2·50	14	13	} —	} —
2·51–3·00	8	6		
3·01–3·50	12	14	} 3	} 4
3·51–4·00	13	15		
4·01–5·00	15	15	8	7
5·01–6·00	9	10	8	8
6·01–7·00	5	5	8	7
7·01–8·00	2	2	10	9
8·01–9·00	3	3	13	14
9·01–10·00	1	1	11	9
10·01–11·00	—	—	11	11
11·01–12·00	1	2	4	4
12·01–13·00	—	—	5	3
13·01–14·00	1	1	3	3
14·01–15·00	—	—	4	6
15·01–16·00	1	1	1	2
16·01–17·00	—	—	2	3
17·01–18·00	—	—	3	4
18·01–19·00	—	—	1	—
19·01–20·00	—	—	1	1
20·01 or more	1	1	2	3
	100	100	100	100
Sum of Net Rents Divided by Sum of Old Gross Values	3·60	3·85	8·50	8·57
Sample	299	229	132	103

† Summarised from Table 33.

**Table 35. Ratio of Net Rent to New Gross Value**

1963 Tenant Inquiry

Lettings

Net Rent Divided by New Gross Value	Controlled Tenancy (Unfurnished)			Not Controlled			
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Unfurnished			Furnished
				Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses
0.01-0.50	12	15	17	18	9	6	1
0.51-0.60	6	19	12	4	8	5	—
0.61-0.70	53	47	31	8	5	6	—
0.71-0.80	17	10	21	8	8	5	—
0.81-0.90	8	8	6	8	16	6	—
0.91-1.00	2	—	4	8	8	3	—
1.01-1.10	1	1	3	12	4	4	1
1.11-1.20	1	—	3	4	8	9	1
1.21-1.30	—	—	1	6	11	7	1
1.31-1.40	—	—	1	2	3	6	2
1.41-1.50	—	—	1	8	4	6	—
1.51-2.00	—	—	—	10	13	18	13
2.01-2.50	—	—	—	4	1	6	14
2.51-3.00	—	—	—	—	1	4	20
3.01-3.50	—	—	—	—	—	2	15
3.51-4.00	—	—	—	—	1	1	8
4.01-4.50	—	—	—	—	—	2	10
4.51-5.00	—	—	—	—	—	1	6
5.01 or more	—	—	—	—	—	3	8
	100	100	100	100	100	100	100
Sum of Net Rents Divided by Sum of New Gross Values	0.65	0.61	0.66	0.83	1.00	1.36	2.72
Sample	170	73	226	50	76	173	132



**Table 36. Ratio of Net Rent to New Gross Value Excluding Rents Influenced by Special Considerations**

1963 Tenant Inquiry—Landlord Inquiry

*Lettings*

Net Rent Divided by New Gross Value	Tenancies that are not Controlled			
	Unfurnished		Furnished	
	All† lettings	Excluding those where some special consideration is known to affect the rent charged	All† lettings	Excluding those where some special consideration is known to affect the rent charged
	%	%	%	%
0.01-0.50	9	6	1	2
0.51-0.60	6	5	—	—
0.61-0.70	6	6	—	—
0.71-0.80	6	5	—	—
0.81-0.90	9	9	—	—
0.91-1.00	5	6	—	—
1.01-1.10	5	5	1	1
1.11-1.20	8	9	1	1
1.21-1.30	8	9	1	1
1.31-1.40	4	5	2	2
1.41-1.50	6	5	—	—
1.51-2.00	16	17	13	13
2.01-2.50	4	4	14	12
2.51-3.00	2	3	20	19
3.01-3.50	1	1	15	14
3.51-4.00	1	1	8	8
4.01-4.50	1	1	10	11
4.51-5.00	1	1	6	7
5.01 or more	2	2	8	9
	100	100	100	100
Sum of Net Rents Divided by Sum of New Gross Values	1.12	1.18	2.72	2.77
Sample	299	229	132	103

† Summarized from Table 35.

#### 9.4 The Trend in Rents that are Not Controlled

In order to measure the change in the level of rents between the 1960 Survey and the 1963 Tenant Inquiry it is essential to exclude any other variables which may result in an apparent change in the level of rent. We have, therefore, taken only those lettings which were comparable, in 1960 and 1963, in the accommodation they comprise and for which we obtained the net rent on both occasions; we have excluded those cases where some special consideration was said to affect the rent and also those lettings which were, in 1960,

controlled. This of course produces a great reduction in the numbers available for analysis but it is necessary to do this in order to show the trend in open market rents. The percentage increases in individual rents were as follows:

<i>Percentage Increase in Net Rent</i>	<i>Unfurnished Lettings %</i>	<i>Furnished Lettings %</i>
No increase	17	12
Up to 10%	35	14
11 to 20%	8	26
21 to 30%	12	20
31 to 40%	7	—
41 to 50%	2	6
51 to 100%	14	11
Over 100%	5	11
	<hr/> 100	<hr/> 100
Average increase	26%	39%
Sample	85	35

Bearing in mind that the numbers available for this analysis are small one may conclude that most rents have increased and that about one fifth have increased by 50% or more in the 40 months between the two inquiries. The average increase was 26% for unfurnished and 39% for furnished lettings. Due to the short term nature of the furnished tenancies there will have been at least one change of tenant in most cases. If the unfurnished lettings are divided into two groups, those where there has been no change of tenant and those where there was a different tenant in 1963, then the average increase in rent was 21% for the former and 35% for the latter.

## 9.5 Rent Paid for Different Types of Accommodation

We give below the average annual net rent and the average of the new gross values for thirteen different types of accommodation unit where the rents were said not to be influenced by any special consideration and where there was no subletting.

<i>Type of Accommodation</i>	<i>Sample Number</i>	<i>(a) Average Annual Net Rent £</i>	<i>(b) Average New Gross Value £</i>	<i>(a) — (b)</i>
<i>Unfurnished Singly Occupied Purpose Built Flat or House</i>				
1 bedroom, own kitchen, bath	(11)	220	180	1.22
“ “ no bath	(10)	89	75	1.19
2 bedrooms, own kitchen, bath	(26)	218	204	1.07
“ “ no bath	(14)	83	87	0.95
3 bedrooms, own kitchen, bath	(27)	192	236	0.81
<i>Unfurnished Part of House or Flat</i>				
1 bedroom, own kitchen, use of bath	(40)	131	86	1.52
“ “ no bath	(29)	103	58	1.78
2 bedrooms, own kitchen, use of bath	(21)	180	121	1.49
“ “ no bath	(18)	118	71	1.66
<i>Furnished Accommodation</i>				
1 bedroom, own kitchen, use of bath	(36)	229	81	2.83
“ “ no bath	(9)	146	56	2.61
1 bedroom, not own kitchen, use of bath	(42)	161	46	3.50
“ “ no bath	(10)	86	31	2.77

It will be noticed that the presence of a bath appreciably affects the average rent. For the unfurnished singly occupied purpose built flats and houses with a bath the averages of the new gross values increase with increasing number of bedrooms; this contrasts with the fact that the average rent decreases with increase in the number of bedrooms. An examination of the year in which the accommodation was built shows a distinct trend for the building to be older with increasing number of bedrooms—almost half of the three-bedroomed accommodation units are in nineteenth-century buildings compared with one in eleven of those with one bedroom.

For the unfurnished singly occupied purpose built flats and houses the ratio of the average annual net rent to the average new gross value, is fairly close to one. In contrast for the unfurnished parts of houses, the ratio ranges from about one and a half to one and three-quarters. For the furnished accommodation the ratio is nearer three.

## **10.0 CHANGES IN THE COMPOSITION AND SIZE OF THE PRIVATELY RENTED SECTOR**

### **10.1. Changes in the Tenure Pattern Between 1960 and 1963**

Table 37 shows the changes in the tenure pattern for our sample of rateable units. Care must be exercised in using this table. The table covers the 1,160 rateable units which in 1960 contained at least one household privately renting its accommodation; these being the rateable units which form the basis of our 1963 Tenant Inquiry. It should be noted that this 1,160 does not include rateable units which were completely empty in 1960 and makes no allowance for new building since 1960, nor is an allowance made for any rateable units which were owner-occupied in 1960 and have since become wholly or partly privately let.

The tenancy pattern was one item which the interviewers obtained for all rateable units, consequently this table is unaffected by non-response. The changes in the pattern of tenure which have occurred within individual rateable units between 1960 and 1963 are complex and thus the layout of Table 37 is rather complicated. The more common tenancy types are embodied within the main framework of the table but those cases which do not fit into the main groupings are individually specified on the right hand side of the table. The headings across the table refer to the 1960 situation, those down the left hand side refer to the 1963 situation.

Where a rateable unit was divided into more than one letting and part of the rateable unit was vacant at the time of interview, either in 1960 or 1963, or both, an assumption was made that the general tenancy pattern of the rateable unit would determine the type of letting when the vacancy was filled. Rateable units which were completely vacant in 1963 appear in the table under the heading "Completely Vacant Rateable Units Possibly Lost to the Privately Rented Sector".



The table has been divided into four main sections which will be described in turn.

- (a) *Rateable units still available to the privately rented sector in 1963:* This section has been subdivided into those rateable units which in 1963 had exactly the same tenancy pattern as existed in 1960 and those where the tenancy pattern had changed since the earlier inquiry. Of the 1,160 rateable units in the 1963 Tenant Inquiry 881 (76%) had not changed their tenancy pattern at all between 1960 and 1963, and consequently made no contribution whatsoever to the changes occurring over the 40 months. It is possible to deduce from the table that these 881 rateable units contained 1,127 accommodation units. Ninety-five (8%) of the rateable units in our enquiry remained in the privately rented sector but but underwent some change in the tenancy pattern. The overall effect of these changes was a loss of 9 accommodation units from the 237 existing in 1960. It will be seen that there are so many possible combinations which go to make up the complete pattern of tenancies in the privately rented sector that to obtain sufficient data for a detailed analysis of the trends in individual types of tenancy pattern one would need a very large sample indeed. Nevertheless the table suggests that there has been some decline in the number of sub-tenants.
- (b) *Completely vacant rateable units possibly lost to the privately rented sector:* There were 30 rateable units (35 accommodation units) which had become completely vacant by the time of the 1963 Tenant Inquiry, that is about 3% of the rateable units included in the inquiry. We were unable to ascertain the future of most of these rateable units.
- (c) *Rateable units lost to the privately rented sector:* Thirteen per cent of the rateable units which contained at least one household privately renting its accommodation in 1960 no longer contained a privately renting household in 1963 and consequently left the sector. There were three main ways that this came about; the rateable unit became completely owner-occupied (91) either by a letting being discontinued by an owner-occupier or a previously wholly tenanted rateable unit being taken over by an owner-occupier who did not let any of it, the rateable unit was demolished or was about to be demolished (36), or the rateable unit was taken over by the local authority but not for the purpose of demolition (19). There were a few cases (3) where there was a change of use for the rateable unit which took it out of the privately rented sector.
- (d) *Situation not comparable:* When we re-interviewed in 1963 we found that five of the rateable units in the 1960 Survey had changed in composition to such an extent that any comparison would have been invalid. This situation usually resulted from a household's acquisition of additional rooms outside the original rateable unit.

**Table 37. Changes in the Tenure Pattern for the Rateable Units which in 1960 Contained at least One Household Privately Renting its Accommodation**

1963 Tenant Inquiry

OO = Owner-occupied, T = Tenanted (or tenantable)  
ST = Let to a sub-tenant (of a tenant living in the rateable unit)

Rateable units

[illegible]

† In 1963 it was found that the former rateable unit had changed in composition, usually with the acquisition of rooms outside the original sample rateable unit, in such a way that there could no longer be direct comparison.

## 10.2. Some Estimates for the Overall Decline of the Privately Rented Sector

While it would be generally agreed that the size of the privately rented Sector has been declining for many years there is a lack of reliable figures prior to 1960 so that it is not possible to quantify the rate of loss. The 1960 survey produced an estimate of 1,229,000 households privately renting their accommodation in the London Conurbation, an estimate showing good agreement with the 1961 Census figure for a few months later. Although it is not possible to estimate exactly what the decline has been since then we can calculate an upper limit to the loss and suggest a likely value for the rate of decline.

The upper limit can be easily calculated from Table 37 which can be shown to be based on a total of 1,581 privately rented accommodation units in 1960. Section (a) (ii) of the table shows a net loss of 9 (0.6%) accommodation units due to re-arrangement of the tenure pattern within rateable units. Sections (b) (ii) and (iii) show a loss of 31 (2.0%) accommodation units due to rateable units becoming completely vacant. Section (c) (i) shows a loss of 99 (6.3%) accommodation units due to rateable units becoming completely owner-occupied, (c) (ii) shows a loss of 43 (2.7%) due to demolition, (c) (iii) shows a loss of 28 (1.8%) which have been taken over by the local authority, (c) (iv) shows a loss of 7 (0.4%) accommodation units due to a change in the use to which the rateable unit was put. Finally, section (d) might contribute an overall loss of about one or two accommodation units but this we shall ignore. The sum of these components (13.8%) is the upper limit to the loss over 40 months which corresponds to an annual rate of about 4% of accommodation units.

This estimated rate of loss is clearly too high. A better estimate can be derived by making one or two assumptions. Since we did not include in the 1963 Tenant Inquiry rateable units which were completely vacant in 1960 some of which will have been subsequently relet these might be considered to balance the loss in section (b). Again had we revisited rateable units which in 1960 were completely owner-occupied we should probably have found replacements for the group of 36 owner-occupiers in section (c) (i) who had lost their tenants by 1963 (in two thirds of these cases the tenant was a relative or friend of the landlord). If these two components of the calculated maximum possible loss are discounted and a further small allowance is made for new entrants to the privately rented sector we would suggest that the likely annual rate of loss is 2-3% of accommodation units.

For the three main groups of losses which we think are unlikely to be replaced we give some further information in Table 38.



**Table 38. Characteristics of Accommodation Units in Three Groups of Rateable Units Lost to the Privately Rented Sector**

1963 Tenant Inquiry

Accommodation units

<i>Area</i>	Demolished since 1960	Taken over by the Local Authority since 1960	In Rateable Units which have been sold to owner-occupiers since 1960†
	Rate per 100 Accommodation Units*	Rate per 100 Accommodation Units*	Rate per 100 Accommodation Units*
County of London	3.6	2.3	1.6
Rest of Inner Area	1.7	2.4	6.5
Suburbs and Suburban Fringe	1.6	0.3	9.2
Proportion unfit in 1960	38%	—	—
Proportion built after 1918	—	14%	31%
Proportion which were purpose built flats	10%	24%	10%
Proportion with no bath	74%	79%	28%

† These are the 55 rateable units of Table 37 which were previously wholly tenanted, this column does not include the 36 losses resulting from owner-occupiers ceasing to let.

\* Rates calculated over 40 months.

It should be noted that the difficulties encountered in estimating the overall loss to the privately rented sector in no way affect the estimates made of the shrinkage of the controlled sector that follow in the next section since there can be no new entrants to the controlled sector.

### 11.0. THE SHRINKING CONTROLLED SECTOR

Prior to the passing of the 1957 Rent Act, control applied to the accommodation rather than the tenancy. With a few exceptions most tenants of unfurnished accommodation with a rateable value up to £100 had controlled rents and security of tenure but the number of such tenancies was undoubtedly shrinking even then due to demolition, change of use, municipal acquisition and to dwellings becoming owner-occupied or let furnished as they became vacant. However if at that stage the accommodation had been once again let unfurnished, the new tenants would have had controlled rents and security of tenure. The 1957 Rent Act brought two main changes. The first of these, which attracted most attention at the time, was the provision that the rateable value limit for a controlled letting was to be lowered to £40. The second of these, which attracted considerably less attention at the time but which was to have far-reaching effects, was that any new tenancies, no matter what the rateable value of the accommodation, would be decontrolled. Thus control was shifted from the accommodation to the existing tenancies, and any new tenancies were not to be controlled.

The loss to the controlled sector resulting from the first of these provisions was estimated in the Rent Act Inquiry and is shown below together with a revised estimate of the loss up to the time of the 1960 Survey and the subsequent loss up to the time of the 1963 Tenant Inquiry†

	Estimated Number of Controlled Tenancies in the London Conurbation	Proportion of line (i)
(i) Number existing immediately prior to 1957 Rent Act	1,120,000	100 %
(ii) Loss due to lowering the rateable value limit	—135,000	12 %
(iii) Number remaining immediately after the 1957 Rent Act	985,000	88 %
(iv) Loss between above date and July 1960 (3 years)	—292,000	26 %
(v) Number remaining at July 1960	693,000	62 %
(vi) Loss between above date and Dec. 1963 (40 months)	—199,000	18 %
(vii) Number remaining at December 1963	494,000	44 %

Thus the immediate effect of the 1957 Act, due to the change in the control limit, i.e. "block decontrol", was a loss of 135,000 accommodation units, some 12% of those existing prior to the Act. The next three years saw a further loss to the controlled sector of 292,000 accommodation units while yet a further 199,000 units were lost in the succeeding 40 months. By December 1963 there remained only some 494,000 controlled tenancies in the London Conurbation, 44% of the number existing immediately prior to the 1957 Rent Act. The loss from 985,000 in line (iii) to 494,000 in line (vii) can be shown to be consistent with a cumulative annual loss of about 10%; at the end of each year there would be 10% less than at the beginning. Thus the initial loss of 12% due to changing the control limits has been followed by a cumulative annual loss almost as large. While the size of the initial loss to be expected was over-estimated at the time the Rent Act was being considered, the size of the subsequent loss was certainly under-estimated. "Creeping decontrol" has proceeded at a gallop.

For the 199,000 accommodation units lost to the controlled sector between July 1960 and November 1963 we are able to show just how this occurred. First of all we shall show what happened to the accommodation and then, less precisely, what probably happened to the occupants they had in 1960.

<i>What Happened to the Accommodation</i>	<i>Accommodation Units Lost to the Controlled Sector</i>	<i>%</i>	<i>Lost to housing sector</i>	<i>Lost to rented sector</i>	<i>Lost to privately rented sector</i>
(a) Demolished, or about to be	12	}	}	}	}
(b) New business, hotel, etc.	1				
(c) Became owner-occupied	16				
(d) Taken over by local authority	8				
(e) Vacant	3				}
(f) Relet	60				
	100 (= 199,000)				

† Line (ii) comes from section 2.41 of the Rent Act Inquiry. Line (iii) comes from section 2.42 with some allowance for those composite rateable units where a dwelling is assessed with business premises. As this allowance cannot be made precisely the estimates in lines (i) (ii) and (iii) have been rounded. Line (iv) is a revised estimate taking into account errors in classification of the 1960 Survey revealed by our subsequent inquiries; in the 1960 survey report the estimate was 315.000.

Thus 13% of the accommodation units lost to the controlled sector were completely lost to the housing sector due to demolition or change of use. A further 16% had become owner-occupied giving a total of 29% lost to the rented housing sector. An additional 8% had been taken over by local authorities making a final total of 37% definitely lost to the privately rented sector. Between 60 and 63% of the accommodation units remained in the privately rented sector, though of course no longer with controlled tenancies.

We shall now briefly consider what happened to the 1960 occupants. In the 8% of cases, where the local authority had taken over, group (d) above, the tenants probably remained, as also in that part of group (c) above (6%) where the sitting tenants had become owner-occupiers. In the remaining 86% of cases the 1960 tenants had clearly left. Of these, group (a), where the dwelling had been demolished, probably had little choice in moving so that there remains 74% where some reason should be sought. Of these rather more than a third had been actively trying to move in 1960. Almost another third had heads of household aged 65 or more in 1960 so that their households may well have broken up due to death and ill health. This is as far as we can go in showing what happened to the 1960 occupants since we did not follow up those who were no longer there.

Thus we have shown that the controlled sector is shrinking at a cumulative rate of about 10% a year. Barring any further legislation\*, can this rate be expected to continue in the immediate future? The circumstances surrounding losses to the sector described above and the earlier evidence of the report is such that it will. The local authority estimates of the life of the buildings are such that one may expect the rate of demolition to continue or even increase. Conditions are such that the local authorities can be expected to continue, taking over properties. An appreciable proportion of the tenants are trying to move (Table 2). Finally the age distribution of the households (Table 3) is such that death and ill health can be expected to take an even higher toll. All the evidence therefore suggests that the high rate of contraction of the controlled sector will continue.

## 12.0 METHODOLOGY

In describing what was very much an ad hoc operation, born of necessity and executed in haste, we shall try to discuss some of the weaknesses of our procedures and suggest other possibilities which might be explored in future work. Although the starting point must be a description of the 1960 Survey we shall deal with this as briefly as possible since it has been fully described elsewhere.† Rather more detail will be given about the 1963 Tenant Inquiry but the greatest detail will be given for the Landlord Inquiry which raised a number of new and interesting problems.

A feature of the 1960 Survey which affected all subsequent work was the area it covered. As we have said earlier, the 1960 Survey was based on the area known as the Greater London Conurbation; this area, rather than the Committee's review area, was adhered to in the Social Survey inquiries. The different boundaries of the two areas are shown on a map in the main body of the Committee's report.

---

\* This was written before the passing of the "Protection from Eviction Act, 1964".

† The Housing Situation in 1960, P. G. Gray and R. Russell, The Social Survey.



## 12.1 The Difference Between the Survey Area and the Committee's Review Area.

The difference between the areas in terms of administrative districts is as follows:

- |  |  |
|--|--|
| (1) <i>Included in the Survey Area but but <b>not</b> in the Review Area</i> | (2) <i>Included in the Review Area but <b>not</b> in the Survey Area</i> |
| Sunbury-on-Thames UD   | Romford MB   |
| Staines UD   | Hornchurch UD  |
| Potters Bar UD   |  |
| Bushey UD  |  |
| Elstree RD   |  |
| Cheshunt UD  |  |
| Waltham Holy Cross UD  |  |
| Chigwell UD  |  |
| Banstead UD  |  |
| Epsom and Ewell MB   |  |
| Esher UD   |  |

The difference between the two areas is shown in Table 39 in terms of households as counted in the 1961 Census. Some points about the Census method of classification should however be noted. The Census provides a total of all households, but in the subdivision by tenure it only deals with the slightly smaller number of households in which someone was present in the accommodation on Census night. This number of households is then divided into six groups as follows:

- (a) Households which own their accommodation
- (b) Households holding their accommodation by virtue of employment
- (c) Households renting their accommodation together with a farm or business
- (d) Households renting their accommodation from a local authority or New Town Corporation
- (e) Households renting their accommodation unfurnished from a private person or company
- (f) Households renting their accommodation furnished from a private person or company

In terms of the classification used in the 1960 Survey these have to be grouped as follows:

1960 Survey	1961 Census
(i) Owner-occupied	= (a)
(ii) Rented from local authority	= (d)
(iii) Otherwise rented (privately rented)	= (b)+(c)+(e)+(f)

Thus the privately rented accommodation, with which this report is primarily concerned, consists of group (iii) or (b)+(c)+(e)+(f). In our case (b) and (c) are regarded as merely two of many special groups to be found in the privately rented sector and the classification into furnished or unfurnished is then made for the whole group, not merely for (e)+(f).

From Table 39 it will be seen that at the time of the 1961 Census there were 2,762,670 households in our Survey Area, some 2.2% more than the 2,704,415 in the Review Area. However, there is relatively less difference for the households with which this report is concerned, that is, those privately renting their accommodation; 1,223,773 were recorded for the Survey Area, only some 1.3% more than the 1,208,196 for the Review Area. Thus for practical purposes, estimates made for the Survey Area can be taken as applying to the Review Area. Our Survey Area will be referred to briefly as the London Conurbation.

**Table 39. The Difference Between the Survey Area and the Review Area**  
*1961 Census, County Volumes, Tables 3, 16, 17* *Households*

<i>Tenure for Households Where Someone Was Present on Census Night</i>	In the Survey Area but not the Review Area	In the Review Area but not the Survey Area	Common to the Survey Area and Review Area	Survey Area (1) + (3)	Review Area (2) + (3)
	(1)	(2)	(3)	(4)	(5)
Owner-occupier	75,730	46,961	917,883	993,613	964,844
Renting from:					
Local authority	29,173	16,388	466,930	496,103	483,318
Private landlord	26,403	10,826	1,197,370	1,223,773*	1,208,196
Total above	131,306	74,175	2,582,183	2,713,489	2,656,358
Households not included above	1,841	717	47,340	49,181	48,057
ALL HOUSEHOLDS	133,147	74,892	2,629,523	2,762,670	2,704,451

\* Of which (b) + (c) in the Census classification account for 84,037.

Four main subdivisions of the London Conurbation have been used, the County of London, the Rest of the Inner Area, the Suburbs, and the Suburban Fringe. The boundaries of these areas are shown on a map in the main body of the Committee's report. The first three of these are identical with a similar classification used in other research done for the Committee. The whole of the difference between the 1960 Survey Area and the Committee Review Area is within the fourth subdivision, the Suburban Fringe. This area, as we define it, must differ from the Committee's Suburban Fringe by the difference in the numbers of households shown in columns (4) and (5) in Table 39.

## 12.2 The Pilot Problem

If a series of surveys is envisaged based on the same sample of units then it is good practice to make provision for piloting the subsequent surveys at the outset. It is neither desirable nor practical to take a subsample of the original sample for piloting the second and subsequent rounds. This applies generally whether a single stage sample, such as this one, or a multi-stage sample is used. Not only would this reduce the effective sample size but it would provide too widespread a sub-sample for pilot purposes. It is better to include a few special first stage units for this purpose at the outset.

Ideally, had we foreseen what was to come we would have included in the 1960 Survey a special sample covering about half a dozen local authorities in the London Conurbation for piloting the 1963 Tenant Inquiry. It is not only

the new questions that one would like to pilot but also the whole process of identifying the 1960 accommodation units and accounting for the changes which had occurred. We had not however designed the 1960 Survey as the basis for a recall inquiry. Fortunately we had had some experience of these problems in the Rent Act Inquiry and we were able to dispense with a pilot without any serious effects. The omission of a pilot is not, however, to be recommended. It was essential on the Landlord Inquiry that this step should not be omitted since this was, for us, an entirely new field of inquiry. For this pilot we used some of the rateable units included in the 1960 Survey in Birmingham, Manchester and Liverpool. To conduct the pilot in the London Conurbation would have been undesirable since the interviewing would have been likely to involve some of the larger landlords who would then have to be interviewed again, possibly about several rateable units, on the main inquiry and this would have resulted in an increased risk of refusal.

### 12.3 The 1960 Survey

The 1960 Survey was concerned with both the stock of buildings and the households they contained but the amount of information to be collected about the household far outweighed that for the building. Thus the ideal sampling unit might well have been the household but no adequate list of households existed for sampling purposes and the nearest approach was to use the valuation lists which give separately rated domestic hereditaments, or as we call them, rateable units.

Inland Revenue maintain the valuation lists, which are arranged by local authority area, in their local valuation offices. The lists are kept up to date by the addition of new property but they do not include as individual items movable dwellings such as caravans and houseboats. Caravan sites appear as single entries and may contain any number of caravans, running sometimes into hundreds. Different sampling methods are required for this special group and, in view of this difficulty and the fact that comparatively recent information was available for the caravan population,\* movable dwellings were excluded from the 1960 Survey. These should not, however, be overlooked when considering the demand for additional dwellings.

The Greater London Conurbation was sampled† at a single stage, approximately every eight hundredth rateable unit throughout the Conurbation being selected. Each of the ninety-four local authorities in Greater London has a separate valuation list and therefore the systematic selection employed had the effect of automatically stratifying the sample by local authority. Since the lists were in street order and sometimes in ward order further stratification resulted from this method of selection. This was the first time that the Social Survey had employed such a single-stage design for the Greater London Conurbation. The experience suggested that the spread of interviewing points did not present too great a problem.

The sample we selected for the 1960 Survey was a sample of rateable units. A rateable unit is not necessarily a structurally separate dwelling and a letting

---

\* "A Survey of Residential Caravan Life", by P. G. Gray and Elizabeth A. Parr, *The Social Survey*, July 1959.

There were at that time about 60,000 caravans in England and Wales of which about 11 % were rented by the occupants.

† In fact a second sample covered the rest of England and Wales, but this is of no concern here.



will often not be rated separately. The circumstances of the latter have been discussed in section 9.1. Thus one finds that a rateable unit may contain more than one household or that, in a few cases one household lives in accommodation which is made up of more than one rateable unit. Although the situation of more than one household existing in any one rateable unit is not ideal from the point of view of sampling households, it is a situation which can be accommodated although it may result in a certain amount of sampling inefficiency. The characteristics of the households may be correlated and the proximity of the households may result in higher non-response. The situation of one household living in accommodation which is made up of more than one rateable unit is a more difficult problem. The existence of this situation could only be established at the interviewing stage and interviewers were instructed to include, together with the original rateable unit, any rateable unit into which the household had overflowed. In theory the second rateable unit might not be wholly occupied by the household from the sample rateable unit but shared with another household which in turn overflows into all or only part of yet another rateable unit. In this way a chain effect involving several rateable units could occur. In practice, however, we only had to deal with one household living in all of two rateable units. When composite rateable units are formed in this way it is clear that they have a double chance of entering the sample and have to be down weighted accordingly. The simplest way of dealing with such a small group is to reject half of them at random. The problem of composite rateable units scarcely exists outside the centres of large towns where there is multi-occupation; and it probably reaches its most acute form in the privately rented sector in London.

During the 1963 Tenant Inquiry the problem of composite rateable units arose again. Those rateable units which had been combined in 1960 were retained in their combined form and caused no difficulty. There were a few cases, however, where in 1963 a household was living in the sample rateable unit but since 1960 had overflowed into an adjoining rateable unit also. This adjoining rateable unit was not part of the 1960 Survey and consequently the information obtained earlier was not available for it. This lack of previous information made it impossible to construct composite rateable units and therefore the five rateable units concerned were excluded from the 1963 Tenant Inquiry. Purely from this point of view a sample of purpose built flats and houses might be better than rateable units since such overlapping would generally not occur over their boundaries; but the greater troubles with non-response and correlation of the characteristics of households within houses might well result in an overriding disadvantage in using the larger units.

Although our sample was of rateable units we still wanted to produce some estimates for buildings, therefore we had to establish what sort of building the rateable units were in, e.g., a purpose built flat or a house. Consequently we asked the interviewers to establish the approximate number of rateable units in the whole building,\* then by suitable reweighting one could produce tables for purpose built flats and houses—and indeed some estimates for blocks of flats. This approach did not prove to be completely successful in the field and it might be better to try to obtain this information from the valuation records at the sampling stage. This is not such a simple process as it sounds, however,

---

\* We do not in this report reproduce the 1960 Survey questionnaires. They can be found in "The Housing Situation in 1960".

since the rateable units forming the component parts of the building will not necessarily be listed together. Nevertheless, we do not completely rule out the possibility of starting with a sample of purpose built flats and houses for some inquiries where the accent is more on the stock of buildings and less on the households therein. For example a study of the possibilities for conversion or the reduction of multi-occupation might best be based on such a sample.

#### **12.4 The 1963 Tenant Inquiry**

In studying changes in housing conditions one can deal with the building and its contents in terms of households or one can study the changes in the housing conditions of a selected group of households who are then followed up. The first approach is easier since the buildings have a fixed location. The two approaches could be combined for the first round and only diverge at the second and subsequent rounds. The follow up of households which have moved would be very difficult, however, since it would necessitate the following up of each individual in the households which moved, and one would also need to decide whether basically the original household still existed or not. A difficult but interesting version of this second approach would be to follow up the housing situations of a cohort of marriages.

Ideally in a survey based on the first approach one would include new building at each subsequent round of interviewing. There are, however, some problems attached to adding in new property since although the valuation lists are constructed in such a way that new hereditaments arising since the list was compiled are numbered in a separate system, the distinctions between completely new buildings, reconstructions of old buildings and extensions of existing buildings are not always clear. Where a multi-stage sample is employed it may be worth considering in the original design the stratification of the first stage units by expanding and contracting communities; thus guarding against the chance selection of an undue number of rapidly expanding or contracting areas.

On the 1963 Tenant Inquiry we adopted the first approach, that is, to study the rateable unit and its contents in terms of households. We had some practical decisions to make since we were concerned with the privately rented sector only. We had to weigh the cost in money and time of recalling on the rateable units which were completely owner-occupied in 1960 against the loss of the very small number which would prove to contain tenants in 1963; ultimately we decided that, on balance, the expense was not justified. We have already described some of the difficulties involved in adding in new property to subsequent rounds of an inquiry. Since the addition to the privately rented sector from this source must be very small we decided to exclude it. There was one further practical decision which involved excluding those rateable units which were completely unoccupied in 1960, some of which would have been tenanted in 1963; the wisdom of this last decision seems a little questionable in retrospect.

At the end of this section, the first questionnaire, which is in two parts, is the one used on the 1963 Tenant Inquiry. The first part of this, the Information Sheet, was used as an address list for the interviewers. The second part reproduces the questionnaire used by the interviewer for each accommodation unit found in 1963 either to attempt an interview with a tenant, or attempt a much shorter interview where the accommodation unit was owner-occupied or to record that the accommodation was unoccupied. One copy of the former



was prepared for each rateable unit included in the sample. The first page gave a description of the rateable unit and its serial number as used on the 1960 Survey. The interviewer had to identify the rateable unit (sometimes a composite one) and account for all the accommodation and all the households in it. On the top section of the second page we provided the interviewer with a considerable amount of information regarding the situation at the time of the 1960 Survey. There is a column for each accommodation unit found in 1960 which was headed by the serial number assigned to it in 1960. The amount of information given varied, since the interviewer was returning to rateable units where interviews had not necessarily been obtained in 1960. The form gave the name of the householder in 1960, whether an interview was obtained, the number of habitable rooms then available for the sole use of the household, the tenure including any subtenancy arrangements and whether the accommodation was furnished or unfurnished. It also gave the households position with regard to the five standard amenities. Although it is not clear from the form, we in fact added at the top of each column the floors of the building on which the accommodation unit was to be found.

In the simplest case encountered the rateable unit contained only one accommodation unit both in 1960 and in 1963 though possibly with a change of tenant. The 1960 serial numbers for the accommodation units (these ran 01, 02, 03, etc.) were then retained in 1963. Where the rateable unit contained more than one household the interviewer had to decide, by comparing the numbers of rooms available for the sole use of the household and the floors on which they occurred, with which if any, of the 1960 accommodation units she was dealing. Where there was a correspondence the same serial number was preserved, in those cases where there had been a change in the subdivision of the rateable unit a new system of numbering (i.e., 51, 52, 53, etc.) was used for these accommodation units which had not existed in the same form in 1960. Later during the analysis stage we had some difficulty with cases where a tenant who had sublet in 1960 no longer had a subtenant in 1963 and another class of serial numbers (71, 72, etc.) was introduced to deal with such cases. It will be noted that such a tenant was renting the same accommodation on the two occasions but only occupied a proportion of it on the first.

In practice, with some of the multi-occupied rateable units, the information we were able to provide about its subdivision in 1960 was not always adequate for determining with certainty the corresponding accommodation units some three years later. As we have said the 1960 Survey was not planned with a recall in mind. If such a recall is planned we wonder whether it is not necessary, in the more complicated situations, to construct floor plans at the initial interview, indicating the boundaries of the different accommodation units. Table 37 in section 10.0 gives an idea of some of the situations with which the interviewer has to cope.

No floor plans were available but the inside of the Information Sheet gave details of the 1960 accommodation units to help in the identification process. The interviewers were instructed to locate the rateable unit from the description on the front of the Information Sheet and then to account for all the accommodation units within the rateable unit in 1963, compare them to those which were found in 1960 and to explain any changes which had taken place. One of the items used to establish comparability was the number of habitable rooms. A good deal of difficulty was encountered from the census definition of a habitable room; a definition which includes as "habitable" those kitchens in



which meals are eaten but excludes those where no meals are eaten. The subdivision of kitchens into "habitable" or otherwise has always seemed unsatisfactory to us. The decision to eat meals in the kitchen is likely to depend to some extent on the other rooms available and the size of the household. Thus the tendency will be for an extra room to be accredited to those households who, in fact, have fewest rooms. Further, if the seasons alter where a household eats then the number of habitable rooms available to it varies between summer and winter.

All those accommodation units, in which apparent changes in the number of rooms could be explained by some change in use or change in eating habits, were considered to be the same units as in 1960. There were some cases where we felt that the accommodation units were in fact comparable although the number of rooms recorded in 1963 was not the same as in 1960. These were taken to be comparable accommodation units.

Of those where the evidence showed that the same accommodation unit existed in both 1960 and 1963, the number of habitable rooms reported differed in as many as 22% of cases. This 22% of cases consisted of 10% where there was a change in where meals were taken with regard to the kitchen, 6% where the recorded number of rooms in 1963 did not agree with the 1960 situation yet no explanation of the difference was found, 5% of the differences were due mostly to rooms becoming unusable because of dampness and 1% where a boxroom was excluded in one inquiry and counted as a bedroom in the other.

It seems therefore, that the number of habitable rooms is not a sufficiently good means of distinguishing identical accommodation units on two occasions, since the definition of habitable rooms depends upon usage by the household in occupation at the time. The difficulties experienced in this recall survey have done nothing to change our opinion of this definition but it is hard to think of a suitable substitute which does not involve actual measurement of room area. Any such measurement tends to be impracticable in the interview situation since it would necessarily be a time consuming operation and would probably result in many objections from the informants and thus jeopardise our chances of obtaining a full interview.

Since many of the situations were so complex we constructed a Master Card Index (not a Hollerith card) as an accounting check. One card was made out for each reateable unit eligible for inclusion in the 1963 Tenant Inquiry. This gave the tenure pattern both in 1960 and 1963 (which formed the basis of Table 37), the serial numbers of the accommodation units found on each occasion, and whether interviews were obtained. The serial numbering indicated whether or not there had been a redivision of the rateable unit. When subsequent interviewing revealed errors in our earlier information, usually where there had not been full interviews on the earlier occasion, we corrected the master card.

The 1963 Tenant Inquiry dealt with two new main topics which had not been covered in the 1960 Survey. The first of these was a series of questions dealing with landlord-tenant relations and these have been fully described in section 7.0. The second topic dealt with repairs and decorations, and the results have been described in sections 5.4-5.6. We are not altogether satisfied with our approach to the problem of repairs and decorations since we are dealing only with the tenant's opinion of what needs to be done. We were at one stage tentatively considering the possibility of arranging for the examination

of a sub-sample of rateable units by more qualified persons better able than our interviewers to estimate the cost and feasibility of making repairs and improvements and to indicate the possible ways of dealing with multi-occupied accommodation. The decision to mount the Landlord Inquiry and the difficulties involved in so doing made it impossible to proceed with this idea within the time available.

It was with this idea in mind of obtaining the assistance of experts, that we asked Question 38 on the Tenant Questionnaire which sought the tenant's permission for someone more expert to come and examine the state of repair of the accommodation. If this idea were to be considered again it is worth recording that 24 % of tenants refused permission, a contributory cause to this being a desire not to upset the landlord.

We have drawn attention in section 9.2 to the high proportion of lettings which are parts only of rateable units. If one wishes to classify the lettings by rateable value or gross value some apportionment is necessary. Such apportionment is also necessary when calculating the net rent for cases where the gross rent has been given. When the ratio of the net rent to the gross value is required, apportionment enters into the calculation of both the top and bottom of the fraction in those cases where any apportionment is needed at all; it can readily be seen that any error in apportionment has a cumulative effect. As we have said, no basis for apportionment has been laid down although it needs to be done in so many cases. The apportionment we have used is that which was used in the Rent Act Inquiry and in the 1960 Survey. It is made proportionately to the number of habitable rooms that are rented. If a room is shared between households the appropriate fraction is given to each household. Since apportionment is based on habitable rooms it suffers from all the disadvantages attached to the definition of a "habitable" room. To avoid producing spurious changes in the net rent between 1960 and 1963 in those cases where we believed the accommodation unit to be the same on both occasions, but where the number of habitable rooms differed, we used the same apportionment as in 1960.

We also pointed out in section 9.2 that 87 % of tenants pay a gross rent which includes a payment for rates and this, to the tenant, is "the rent" but all of the Rent Act legislation and much of the published data on rents deal with net rents. To obtain this net rent some deduction has to be made in 87 % of cases, and a high proportion of these involve the apportionment difficulties mentioned above. There is yet a further difficulty in that it is often impossible to determine what should be deducted when a service payment is included in the rent. We have been more successful on this inquiry than on previous tenant inquiries because we sometimes obtained the service component from the landlord. Even so, Table 31 shows that the net rent was not calculable in 10 % of cases. In view of these difficulties it is worth noting that if gross rent is defined as always including a rate payment then the proportion of cases where this gross rent was not calculable was only 4 %. Furthermore there is very little inaccuracy in these gross rents since, in the relatively small proportion of lettings where the rate component has to be calculated and added on, there are very few cases where apportionment is necessary since the lettings tend to consist of whole rateable units. For these reasons we feel that gross rent might be used for some purposes, and accordingly we give a distribution of gross rent for the seven types of letting in Table 40, this it will be seen corresponds to Table 31 which deals with net rents.

Gross Weekly Rent*	Controlled tenancy (Unfurnished)		
	Singly occupied house	Singly occupied purpose built flat	Part of house or flat
	%	%	%
Less than 10s. ‡ .. ..	—	3	—
10s. to less than 15s. .. ..	—	1	4
15s. to less than £1 .. ..	1	4	7
£1 to less than £1 5s. .. ..	5	8	13
£1 5s. to less than £1 10s. .. ..	14	8	21
£1 10s. to less than £1 15s. .. ..	14	14	14
£1 15s. to less than £2 .. ..	22	4	11
£2 to less than £2 5s. .. ..	17	16	9
£2 5s. to less than £2 10s. .. ..	14	12	8
£2 10s. to less than £2 15s. .. ..	7	7	9
£2. 15s. to less than £3 .. ..	4	9	3
£3 to less than £3 10s. .. ..	1	7	1
£3 10s. to less than £4 .. ..	1	7	—
£4 to less than £4 10s. .. ..	—	—	—
£4 10s. to less than £5 .. ..	—	—	—
£5 to less than £6 .. ..	—	—	—
£6 to less than £7 .. ..	—	—	—
£7 to less than £8 .. ..	—	—	—
£8 to less than £9 .. ..	—	—	—
£9 to less than £10 .. ..	—	—	—
£10 to less than £11 .. ..	—	—	—
£11 to less than £12 .. ..	—	—	—
£12 to less than £13 .. ..	—	—	—
£13 to less than £14 .. ..	—	—	—
£14 to less than £15 .. ..	—	—	—
£15 or more .. ..	—	—	—
	100	100	100
Average gross rent .. ..	£1 18s. 11d.	£2 1s. 8d.	£1 13s. 11d.
Median gross rent .. ..	£1 18s. 2d.	£2 0s. 11d.	£1 11s. 4d.
Those paying a known gross rent ..	170	76	230
Gross rent not calculable .. ..	2	1	7
Rent and rates free .. ..	—	—	—
Total Sample.. ..	172	77	237

\* Includes rates in *all* cases and services where applicable.

‡ But not rent and rates free.

† Includes six cases which could not be assigned by type of letting.



Not Controlled				All Types
Unfurnished			Furnished	
Singly occupied house	Singly occupied purpose built flat	Part of house or flat	Mainly parts of houses	
%	%	%	%	%
2	—	—	—	—
—	3	9	1	5
8	2	10	5	16
10	17	14	5	19
20	11	16	13	19
6	11	10	7	11
16	2	10	19	7
8	2	9	11	5
4	2	5	11	4
12	6	3	8	3
10	13	9	13	6
2	9	2	1	2
—	8	1	1	1
—	1	—	—	—
—	2	1	—	—
—	1	—	1	—
—	3	—	—	1
—	3	—	2	1
2	2	—	1	1
—	1	1	1	1
—	1	—	—	—
100	100	100	100	100
£3 7s. 5d.	£5 2s. 0d.	£2 17s. 5d.	£3 17s. 10d.	£2 15s. 10d.
£3 3s. 0d.	£4 15s. 0d.	£2 10s. 0d.	£3 10s. 0d.	£2 3s. 8d.
50	95	182	166	974
3	5	15	4	38
4	6	17	4	31
57	106	214	174	1043†

## 12.5 The Landlord Inquiry

We are very much of the opinion that a study of landlords should be based on a sample of buildings and that information should be obtained about the particular building from its landlord. This, we think, is likely to yield more useful information than an inquiry where the landlords are asked general questions about their policies.

It would have been possible to mount a separate landlord inquiry based on an entirely different sample of rateable units or buildings but this would not have been very sensible as we already had a great deal of data about the rateable units included in the 1960 Survey and in the 1963 Tenant Inquiry. We therefore chose to link the Landlord Inquiry to the 1960 Survey and the 1963 Tenant Inquiry and approached the subject from a rateable unit basis. Thus our sample consisted of the landlords to be found for, or in, rateable units which proved to contain tenants, or were likely to do so, in the 1963 Tenant Inquiry. Because of this it suffers from the same minor defects of coverage as the Tenant Inquiry but this we feel, is more than compensated by the ability to relate the results of questioning tenant and landlord. There were three classes of landlord which each required slightly different treatment.

(a) *Extra-mural landlords (Type 1)* In this class the landlord, (it may be a company), lives outside the sample rateable unit. Because the sampling unit was the rateable unit this class contains a small proportion of landlords who, though not living in the sample rateable unit, nevertheless live in the same house, it being rated as two or more rateable units. This small group more properly belongs to the owner-occupier class of landlord. It is worth noting that this particular difficulty would not have arisen if the sampling unit had been the house or purpose built flat, instead of the rateable unit.

(b) *Owner-occupier landlords (Type 2)* In this class the landlord owns the rateable unit, lives in it, and lets part or parts of it. Where such landlords had been in occupation since before the 1960 Survey an attempt would have been made to interview them in their capacity as owner-occupiers in 1960 and again briefly in the 1963 Tenant Inquiry. For the Landlord Inquiry we had to approach them once again only a few months later. Not surprisingly this added to our refusal rate. There would clearly have been an advantage in combining this interview with that of the Tenant Inquiry had the planning permitted this.

(c) *Tenant landlords (Type 3)* Here the landlord is himself a tenant within the sample rateable unit but sublets part of it to a subtenant. In many cases these landlords had been interviewed in their capacity as tenants both in 1960 and again fully in the 1963 Tenant Inquiry, and, as with the owner-occupiers, this added to our refusal rate when they were approached yet again, this time as landlords. Here it is not so certain that a double interview in 1963 would have been any better, for clearly they had to be interviewed fully as both tenants and landlords. There are, however, fewer tenant-landlords than owner-occupier landlords.

It will be seen that we are taking into account only those landlords who receive rent directly from tenants living in our sample of rateable units. We decided to ignore superior landlords, so every rateable unit must have either one extra-mural landlord, or one owner-occupier landlord, but could also have, in addition, one or more tenant-landlords. We now go on to consider the problem of locating the landlords.

**LOCATING THE LANDLORDS** No problem existed with the two relatively small groups of owner-occupier and tenant-landlords since we knew their addresses from the Tenant Inquiry when we had attempted to interview them. It was the large group of extra-mural landlords, that is those landlords not living in the sample rateable unit, that was the problem. There was the possibility of asking the tenants for their landlords' address in the Tenant Inquiry but we would then have needed to ask the tenants' permission to approach him, and experience has shown that this permission is not given in an appreciable proportion of cases. Furthermore we should have had to tell the landlord the source of his address and this might have jeopardized the tenants' position. We decided therefore to get the landlords' name and address, or his agents', from the rating records. Where the tenant of the rateable unit does not pay the rates directly to the rating authority, the authority has the name and address of the landlord or his agent. In the minority of cases where the tenant pays the rates directly himself the landlord's name and address could generally be got from the valuation authority. Some of these names and addresses proved to be out of date since they had been obtained prior to the 1963 revaluation.

The names and addresses of landlords and agents were issued to the interviewers on Sample Cards. Where both were given the interviewer endeavoured to contact the landlord first unless the address was some distance outside the London conurbation in which case the agent was approached. However there were sufficient landlords in and along the Sussex coast near Brighton to justify sending an interviewer to deal with these. The Sample Card gave the serial number for the rateable unit as used in the 1960 Survey and the 1963 Tenant Inquiry, the new gross value and new rateable value which had been obtained from Inland Revenue, and indicated the class of landlord, *i.e.* Type 1, 2 or 3. Some of the larger extra-mural Type 1 landlords were of course the landlords of more than one of our sample rateable units (one company had eleven rateable units in our sample) and sample Cards for these were issued to interviewers in a batch so that the landlord was only approached once. Where the addresses given were those of sub-offices this was not possible and one or two companies were approached more than once and had to be pacified. Similarly we tried to avoid approaching any managing agent more than once.

**QUESTIONING THE LANDLORDS** Ideally we would have liked to have questioned the landlord of a rateable unit let in more than one letting about each letting in turn so that the information could later be related to the information obtained from the tenant. It is difficult enough in a multi-occupied rateable unit for the interviewers to distinguish all the accommodation units (and describe them sufficiently for easy identification at a subsequent recall as we have said already) when she is on the spot interviewing the tenants. It would have been impossible to sort out such complicated situations when interviewing the landlords, the majority of whom do not live in the rateable unit. Although by this time, as a result of the interviews in the 1963 Tenant Inquiry we knew a great deal about the rateable units and the lettings within them, the information thus obtained had, of course, to be treated as confidential, as is all interview information collected by the Social Survey. From the purely statistical point of view it would have been advantageous to have been able to use some of the information obtained from the tenants: in particular to distinguish the



accommodation units within the multi-occupied rateable units so that the landlords might be questioned about the lettings individually.

Since this was not possible the questions asked were related to the whole rateable unit. The answers were then taken to apply to each of the lettings within the rateable unit. This resulted in some slight loss of accuracy since occasionally the landlord would have answered differently for separate lettings. For many analyses one needs to have the information in terms of lettings and the landlord associated with each letting. This necessitated the reproduction of the landlord data as many times as he had lettings within the rateable unit. The mechanics of this process are described in Section 12.7.

The choice of the rateable unit as the interview unit resulted in a further problem in those cases where the sample rateable unit was only one of a number of rateable units in a house let by an extra-mural landlord. In this situation the landlord's policy, which formed an integral part of the interview, could well be different if the whole house rather than just the sample rateable unit were involved.

For example we were interested to know what the landlord would do with the rateable unit if it became vacant. His policy, however, might well be different if the whole house and not just the individual rateable unit became vacant. We therefore needed to know what he would do in both these sets of circumstances. To have asked all our questions about policy for both sets of circumstances would have been impracticable and so this was only done for rent if the whole house and not just the individual rateable unit became vacant. (See Question 26 on the Landlord Interview Questionnaire Type 1 reproduced at the end of this section.)

Apart from the Sample Cards already described the following documents were used in collecting the data.

(i) *An Introductory Leaflet* This was signed by the chairman of the committee and briefly explained the purpose of the inquiry. It was particularly necessary where we approached an agent who had then to obtain the cooperation of his client, the landlord. With slight adaptation it was used where we approached the more distant landlords by post.

(ii) *A White Type 1 Landlord Interview Questionnaire* This is reproduced at the end of this section and contains all the questions asked. It can be seen from the design of the questions that the questionnaire covered the situation of either a landlord or managing agent answering the questions.

(iii) *A Yellow Type 2 and 3 Landlord Interview Questionnaire* This questionnaire is not reproduced in this section because of lack of space. Some of the questions were, of necessity, slightly different from those in the white questionnaire and some were omitted. For example question 1 on the White Questionnaire, was omitted on the owner-occupier, (Type 2), and tenant-landlord, (Type 3), questionnaire and Question 6 was reworded to read "How do you regard the part you let now?"

(iv) *A Self-completion Version of the Type 1 Questionnaire* This questionnaire is reproduced at the end of the section since it involved a considerable change in design from the white Type 1 Interview Questionnaire. Since this questionnaire was to be completed by the landlord or agent and not by the interviewer the questions had to be rephrased. This self-completion version was in two parts.

(a) A questionnaire covering those questions about the particular sample rateable unit.

(b) A single sheet covering the general questions G 1 to G 11. This was backed by a map showing the boundaries of the London Conurbation. The questionnaire was designed in two parts so that a variable number of the part (a) dealing with particular questions could be used in conjunction with only one set of general questions (b). For instance where a large company was found to be the landlord of several sample rateable units although we needed details about each of the rateable units it was only necessary for the general questions to be answered once. The two part design also enabled the interviewer to leave either or both parts with large companies which could not answer the questions immediately or where more than one person was involved in answering the different types of questions. Apart from this use with large companies the self-completion version was also for use by post in cases where the landlord or agent was found to be outside London and at too great a distance from the bulk of the sample to be interviewed. In some interview cases the self-completion forms were used where the person being interviewed could not answer all the questions at the time of interview. In such cases forms were left behind with questions marked for completion. Wherever the interviewer issued the form she arranged to return to check and collect the form herself at a later date.

For 79% of rateable units with Type 1 landlords for whom we obtained data, the information was secured wholly by interview, for 18% the self-completion questionnaire was the sole source of the information, this includes those dealt with by post; and for 3% the information was obtained partly by interview and partly by the use of the self-completion questionnaire. This questionnaire preserved the same question numbering as the white and yellow interview questionnaires for ease of handling.

Securing the information we required from the landlords took a long time. An appreciable number of the addresses we had obtained from the landlords proved to be out of date and a considerable amount of redirection of sample cards was necessary. When the landlords who had moved were companies it was sometimes necessary to search for the new address at the Registrar of Companies Office. In addition to problems caused by addresses being out of date the fact that the information was not to be collected solely by interview also resulted in an increase in the time needed to complete the exercise. Where forms were left behind or sent by post it often took a long time for them to be completed sometimes involving a recall by the interviewer or a postal reminder. Where agents had to obtain the permission of the landlords before they could give any information this often caused delays. As a result the collection of the data took over twice as long as we had expected.

## 12.6 Non-Response

Having outlined some of the problems involved in the design of the inquiries we shall now show the extent to which we did not succeed in questioning tenants and landlords.

There were 1,201 rateable units in the 1960 Survey which, according to our information then, contained one or more households privately renting its accommodation. This figure includes the cases where we had failed to get an interview and had relied on other sources for classifying the rateable units by tenure. When we recalled in 1963 we found that in 41 cases our information had been incorrect, almost always where we had not secured an interview.



These 41 were as follows:

Local Authority was landlord in 1960	30
Completely owner-occupied in 1960	10
Wrong address visited in 1960	1
	<hr/>
	41

Thus we were left with 1,160 rateable units eligible for the 1963 Tenant Inquiry. When we revisited these 1,160 rateable units there were 158 cases (14%) where the situation called for no further action; 91 were completely owner-occupied, 36 had been demolished or were about to be demolished, 19 had been taken over by the local authority, 1 was now used solely for business and 2 had become boarding houses, 4 were vacant being sold and there were 5 cases where such changes had occurred as to make comparability impossible. There remained 1,002 rateable units, 976 of which contained one or more tenant, the rest being vacant at the time of interview but likely to be relet. These figures are set out, with other information about non-response in Table 41.

These 1,002 rateable units contained 1,386 accommodation units. We secured interviews with the tenants in 75% of accommodation units. The tenant refused in 10% of cases while in a further 2% the landlord refused on behalf of the tenant. In 5% of cases the accommodation was unoccupied. The remaining 8% includes cases where the tenants were persistently out, away, in hospital, ill, etc. After due allowance has been made for the unoccupied accommodation units the proportion interviewed was slightly lower than was the case in the 1960 Survey. Some further details about non-response on the 1963 Tenant Inquiry have been given earlier in Section 7.2, where the analysis excludes unoccupied accommodation.

All of these 1,002 rateable units had either an extra-mural, Type 1, landlord, of which there were 880, or an owner-occupier, Type 2, landlord of which there were 122. These rateable units, however, also contained eighty-six tenant-landlords, Type 3. The response we obtained from these three types of landlord can be seen in the bottom section of Table 41, for Type 1 and Type 2 on the extreme left of the page and for Type 3 on the extreme right. This section also gives the data on non-response reweighted for the Type 1 and Type 2 landlords in terms of the lettings within the rateable units. (No reweighting of tenant-landlords was involved since none of them had more than one letting.) In terms of all lettings we secured the interview information (though sometimes by post) for 72% of all lettings. For 9% of lettings we either obtained no address at all or the address obtained proved to be inadequate. In a further 9% either the landlord or his agent refused while in 2% of cases the nature of an earlier refusal on the 1963 Tenant Inquiry suggested that any attempt to make another interview was doomed to failure. The latter situation could only occur where the landlord was an owner-occupier or a tenant-landlord or where the landlord lived in the same building as the tenant though not in the same rateable unit. It was not assumed that all potential landlords who refused to participate in the 1963 Tenant Inquiry would refuse to be interviewed in their capacity as landlords. Only in a few cases, where an adamant refusal on the 1963 Tenant Inquiry on the grounds that we had obtained all the information before (in 1960) produced too delicate a situation to return for a third interview, were the addresses not issued in the Landlord Inquiry. We were of course trying to interview in June and July about conditions



Table 41 Non-Response on the 1963 Tenant Inquiry and the Landlord Inquiry

RATEABLE UNITS							
			1201 — 41	Initially believed eligible Incorrectly classified in 1960			
			1160 (100%)	Eligible for this inquiry			
<i>Position When Revisited in 1963 Tenant Inquiry</i>							
Completely owner-occupied	91	8%	} 158—No further information needed				
Demolished	36	3%					
Taken over by L.A.	19	2%					
Change of use	3	—					
Vacant—being sold	4	1%					
Situation not comparable	5	—	ACCOMMODATION UNITS				
Tenanted	976	84%	} 1002 →	1386 (100%) Corresponding accommodation units			
Vacant—to be let	4	—		1043 75% Interviewed <i>Reason for Non-Interview in 1963 Tenant Inquiry</i> 139 10% Tenant refused 25 2% Landlord refused on behalf of the tenant 66 5% Unoccupied 113 8% Other reasons			
Vacant—probably to let	22	2%					
Landlord Type		All Rateable Units	LANDLORD INQUIRY	All Lettings	Landlord Type		
Extra- mural (Type 1)	Owner- occupier (Type 2)				Extra- mural (Type 1)	Owner- occupier (Type 2)	Tenant- landlord (Type 3)
880 (100%)	122 (100%)	1002 (100%)		1386 (100%)	1084 (100%)	216 (100%)	86 (100%)
674 76%	71 58%	745 75%	Interviewed	996 72%	819 76%	127 59%	50 58%
			<i>Reason for Non-Interview in the Landlord Inquiry</i>				
31 4%	— —	31 3%	No address from rating records	52 4%	52 5%	— —	— —
45 5%	— —	45 4%	Address inadequate	62 5%	62 6%	— —	— —
12 1%	5 4%	17 2%	Radical change since 1963	29 2%	14 1%	7 3%	8 9%
51 6%	21 17%	72 7%	Landlord refused	112 8%	62 6%	47 22%	3 3%
14 2%	— —	14 1%	Agent refused	15 1%	15 1%	— —	— —
4 —	16 13%	20 2%	Refusal anticipated	32 2%	4 —	18 8%	10 12%
49 6%	9 8%	58 6%	Other reasons	88 6%	56 5%	17 8%	15 18%

at the end of the previous year. In 2% of cases we lost the information because some radical change had occurred since that date, making it impossible to obtain the relevant information. Finally there were 6% of cases where some other reason accounted for the loss.

We see from the table that there is a marked difference between the response rates for Type 1 and the other two types of landlord. Where the landlord had been approached a few months earlier on the Tenant Inquiry, that is in the case of Type 2 and 3 landlords, the response is appreciably lower for this very reason. The effects of this differential response rate on tables based on all lettings is unlikely to be very great due to the fact that the Type 2 and Type 3 cases are a small proportion of the whole. To illustrate this we have taken the data, forming the basis of Table 6 in Section 3.1 and reweighted it on the assumption that those interviewed of each type are representative of the class. The effect is not very great as will be seen below.

<i>Class of Landlord</i>	<i>As given in Table 6</i>	<i>Rewighted as described above</i>
	%	%
Individual	51	54
Company	36	34
Other Bodies	13	12
	<hr/>	<hr/>
	100	100

In dealing with a series of linked inquiries, such as these, it is a little difficult to produce entirely consistent tables where for instance some are based on the Landlord Inquiry only and others are based on information collected on the Tenant Inquiry as well as information obtained from the Landlord Inquiry. In the second case the analysis is affected by both sets of non-response. This is illustrated by comparing the column for All Types in Table 27 with the similar column in the bottom section of Table 26. Table 27 is based on all the 996 lettings where we obtained the landlord information whereas Table 26 is based only on the 786 cases where we secured the tenant information as well as the landlord. The discrepancy however is not very great.

<i>The Landlord's intention for the Letting (or the Rateable Unit) if the Letting became vacant Tomorrow</i>	<i>Taken from Table 27</i>	<i>Taken from Table 26</i>
	%	%
Relet	72	70
Sell	17	18
Live in all of it	6	6
Live in part and let the rest	—	—
Keep it vacant	1	1
Demolish	1	2
Convert	3	3
	<hr/>	<hr/>
	100	100

We now turn to some of the problems of processing the data.

## 12.7 Processing Problems

Our approach to the processing problem was not a little affected by the unexpectedly long time taken in collecting the landlord data. Some questionnaires were still coming in during the first week in August, when we finally had to ignore further returns. To deal with the situation we had started coding the questionnaires several weeks earlier and the vast majority were already punched by this time. At the same time we were completing the coding of the tenant questionnaires since in some cases we were using the landlord's statement of the service charge in computing the net rents.

With rather less than three months left to meet the target date for our report it may perhaps be wondered why we did not turn to a computer. Experience has suggested, however, that a large part of the three months would have been swallowed up by programming difficulties and that after an initial period of frustration we should have been overwhelmed with a mass of tables. With the size of sample involved it was felt to be safer to use the slower conventional punch card machinery with the certainty that some tables would become available fairly rapidly. In the event the first sections of the draft report reached the committee by early November and the first eleven sections were in the hands of the committee by the middle of December.

The data which we required from the 1960 Survey had been assembled on two Hollerith cards, one for rateable units and one for accommodation units. The 1963 Tenant data was punched on three cards, one for the rateable unit and two for each of the accommodation units interviewed. These cards were then checked against the Master Card Index. Punching of the Landlord Cards presented slightly more of a problem. We had earlier entered on the Master Card Index of rateable units what type of landlord (or landlords where there were any tenant-landlords) there would be and the serial number of their tenants. A landlord questionnaire was made out for every Type 1 and Type 2 landlord (that is one landlord questionnaire for every rateable unit whether or not we had secured any response). On these questionnaires the serial numbers of the tenants *i.e.* 01, 02 ... 51, 52 ... 71, 72 ... were entered. Thus a Type 1 or 2 landlord of a rateable unit containing only one tenant would have one number entered whereas any such landlord of a rateable unit with more than one tenant would have a number entered for each letting. In addition the number 99 was entered to represent the rateable unit. Then in the punching process a duplicating punch was used to produce the necessary cards for there to be one card for each letting, bearing the appropriate serial number, and also a card bearing the number 99 for each rateable unit. Where, however, a Type 3 landlord was involved the serial number of the subtenant appeared on the Master Index Card and was punched on the Hollerith card. In this way two packs of landlord Hollerith cards were produced one of which could be matched with other rateable unit cards the other with tenant cards. The Master Card Index was again used to check the packs of Hollerith cards. Once this framework had been set up it was possible to transfer data collected on one inquiry to the appropriate cards of another or to construct further sets of cards when necessary. A time consuming operation at this stage was the transference of data from the rateable unit cards (*e.g.* age of the building) onto each of the appropriate accommodation unit cards, there not being a one to one correspondence.

Almost inevitably subsequent stages in a multi-stage inquiry reveal some errors at the earlier stages. In our case the landlord interviews showed that there



had been some errors in our classification of controlled accommodation in 1960 (this has slightly modified our earlier estimates) and also in 1963. The net change was not great but it has helped to sharpen the differences shown in some of our tables. Until such cross checks had been completed and the errors eliminated, it was not possible to produce any final tables for either of the inquiries.

### 12.8 Definitions

We give below short definitions of some of the more important and unfamiliar terms used in the report.

*Domestic Rateable Unit* A piece of property used wholly or partly for dwelling purposes and rated separately by the valuation Department of Inland Revenue; for a fuller discussion see Sections 9.1 and 12.3. Where the rateable unit proved to contain four or more boarders it was not considered to be domestic. Domestic rateable units have, for the sake of brevity, been referred to as rateable units, throughout the report.

*Household* One person or a group of people who live in the same accommodation unit and who are catered for by the same person. Thus a boarder who eats meals with the family is included in the household.

*Household Type* (used in Table 3) The definition of Household Type used here is the same as that used in "Housing since the Rent Act", D. V. Donnison, Christine Cockburn and T. Corlett.

<i>Type of Household</i>	<i>Number of persons in household aged</i>	
	<i>Under 16</i>	<i>16 and Over</i>
One adult under 60	Nil	1 <i>none</i> aged 60 or over
Two adults under 60	Nil	2 <i>none</i> aged 60 or over
Small families	1 or 2	1 or 2
Large families	3 or more	Any number
	<i>or</i> 2	3 or more
Large adult	0 or 1	3 or more
Older smaller	Nil	1 or 2 <i>at least one</i> aged 60 or over

*Accommodation Unit* This is the accommodation occupied by a household or which would normally be occupied by a household in the case of empty accommodation. When a household sublets part of the accommodation it rents, then its accommodation unit is the part which it retains, the sublet part forming another accommodation unit.

*Letting* In most cases the letting coincides with the accommodation unit but differs from it in those cases where part of the letting is sublet. See Section 2.1 for the seven different types of letting.

*Habitable Rooms* These consist of living rooms and bedrooms but exclude sculleries, landings, lobbies, larders, pantries, etc. Kitchens are included only if meals are eaten in them. This is a 1951 census definition. A discussion of some of the difficulties of using this definition has been given in Section 12.4.

*Net Rent* The net rent should not include any payments for general rates, water rates or services. In many cases the rent obtained from questioning the tenant will be a gross rent covering some or all of these, which should then be deducted. However the water rate component is small and difficult to obtain so this deduction has not been made. See also Sections 9.2 and 12.4.

## INFORMATION SHEET

In this inquiry we are re-interviewing at some of the rateable units included in our 1960 Housing Survey. They are

- (a) All rateable units which were then wholly occupied by one household renting the accommodation other than from the local authority. These form the majority of the sample.
- (b) All rateable units not then wholly occupied by one household but containing at least one household renting its accommodation other than from the local authority. These rateable units may then have contained more than one such renting household, they may have contained unoccupied accommodation, and they may have contained an owner-occupier (with of course a tenant).

Your job is to identify the rateable unit and then to account for all the accommodation and all the households in it. Both the households and the subdivision of the rateable unit may well have changed and these changes are of particular interest to us.

Area Code

--	--	--

RU. Serial No.

--	--	--

1960 GV

--	--	--

1960 RV

--	--	--

Date of 1960 interview \_\_\_\_\_

CODE TYPE OF RATEABLE UNIT BELOW \_\_\_\_\_

## 1960 DESCRIPTION OF RATEABLE UNIT

.....

.....

## 1960 ADDRESS OF RATEABLE UNIT

.....

.....

.....

.....

## Now Ineligible

	1960	1963
Now solely business.....		A
Hotel, boarding house.....		B
Institution (specify).....		C
Demolished, being demolished.....		D
Derelict, about to be demolished.....		E
Completely unoccupied.....		F

## Eligible

Whole house, detached .....	1.....	1
Whole house, semi-detached.....	2.....	2
Whole house, terraced.....	3.....	3
Flat or maisonette in block.....	4.....	4
Flat or maisonette conversion.....	5.....	5
Rooms (no conversion).....	6.....	6
Dwelling rated with business.....	7.....	7
Dwelling over business separately rated.....	8.....	8

IF THE RATEABLE UNIT NO LONGER SERVES AS A DWELLING, OR IF THERE HAS BEEN SOME STRUCTURAL ALTERATION, GIVE DETAILS BELOW. IF YOU BELIEVE A MISTAKE WAS MADE IN 1960 GIVE DETAILS AND RING SAMPLING SECTION

.....

.....

.....

.....

Name of Interviewer

..... No. ....

Date of completing this form

.....

1963 GV

--	--	--

1963 RV

--	--	--

Floor Area

--	--	--	--

OFFICE  
USE

Age

Fitness

Life

Lengthen

Pull down


THE 1960  
SITUATION

386

[illegible][illegible]





## TENANT QUESTIONNAIRE

ONE OF THESE QUESTIONNAIRES MUST BE RETURNED FOR EVERY HOUSEHOLD, WHETHER INTERVIEWED OR NOT, AND FOR EVERY UNOCCUPIED UNIT IN THE RATEABLE UNIT

## WHETHER OCCUPIED

Occupied.....1

Unoccupied...2

## IF OCCUPIED

Interviewed..3

No interview..4

## IF NOT INTERVIEWED, WHY NOT?

a) Give full explanation.....

b) Is there any evidence to suggest that the tenant is afraid to answer our questions for fear of reprisals from the landlord?

Area Code

--	--	--

RU Serial No.

--	--	--

## 1. What rooms have you?

a) First of all, how many bedrooms have you? (INCLUDE BEDSITTER)

ROOMS

COUNT

CNCE

ONLY

IN

THIS

ORDER

OF

PRIORITY

b) Have you a kitchen? Yes....A No....X

## IF YES (A)

Do you/your family eat any meals in it? Yes....0 No.....1

c) What other rooms have you? (GIVE HOUSEWIFE'S NAME FOR ROOM)

EXCLUDE

LAVATORY,

BATHROOM,

WASHHOUSE,

LANDING

d) Do you share any rooms with other households? None shared....9

Which?	Included above	Shared with
Yes No		

..... Y X Unit No. \_\_\_\_

..... Y X Unit No. \_\_\_\_

e) Are there any rooms which you don't use? No, all used ...0

Which?	Why not?	Included above
		Yes No

..... Y X

..... Y X

f) Do you let/sublet any rooms in this house/flat (RATEABLE UNIT) to anyone else?

None let/sublet....9

Which?	To which unit?	Included above
		Yes No

..... Y X

..... Y X

..... Y X

..... Y X

## NOW CODE BELOW

## EXCLUDE

(1) Rooms unusable for structural reasons.

(11) Let/sublet rooms.

(111) Kitchens in which no meals are eaten.

ROOMS FOR SOLE USE	Bedrooms

Living rooms

Total rooms

SHARED ROOMS

## 2. Which floors are your household's rooms on?

Basement, semi....X

Ground.....0

First.....1

Second.....2

Higher (specify)

DECIDE WHETHER THIS ACCOMMODATION UNIT CONSISTS OF THE SAME FLOOR SPACE AS ONE IN 1960. SUCH ACCOMMODATION UNITS RETAIN THEIR OLD NUMBERS. FOR UNITS WHICH DO NOT CORRESPOND OR WHERE THE 1960 POSITION IS UNKNOWN OR INCORRECT USE 51, 52 etc,

ACCOMMODATION UNIT NUMBER

--	--

### 3. HOUSEHOLD COMPOSITION

Relationship to Housewife	Sex		Age last birth-day	Marital Status			Paid job? (hours per week)		
				M	S	W	(Full) Over 30	(Part) 11-30	(Not) 0-
A HOUSEWIFE	1	2		3	4	5	6	7	8
B	1	2		3	4	5	6	7	8
C	1	2		3	4	5	6	7	8
D	1	2		3	4	5	6	7	8
E	1	2		3	4	5	6	7	8
F	1	2		3	4	5	6	7	8
G	1	2		3	4	5	6	7	8
H	1	2		3	4	5	6	7	8

4. When did your household move here?  
(TO THIS RU)

IF 1960, GIVE MONTH : .....

NON CODE

August 1960 or SINCE....1

July 1960 or BEFORE....2-on to Q11

IF AUGUST 1960 OR SINCE - CODE 1

ASK Q5 - 10 (REST OF PAGE)

5. Did your household consist of the same people just before you moved in here?

Yes.....1

No.....2

IF NO (2)

a) What were the differences?

Not married then....3-on to

Q12

(1) GIVE LETTERS OF MEMBERS NOT IN HOUSEHOLD PRIOR TO MOVE

.....

(11) GIVE RELATIONSHIP OF ANYONE WHO HAS LEFT HOUSEHOLD (OR DIED) SINCE MOVE

.....

6. Did you own your previous accommodation or rent it, or were you living as part of another household?

Owner-occupier.....1

Living as part of other household.....2

Council tenant.....3

Privately renting unfurnished.....4

Privately renting furnished.....5

Other.....SPECIFY

7.(a) Why did you decide to leave there?

PROBE

ANY

OTHER

REASON

(b) Which of these reasons was the most important? UNDERLINE ONE ONLY ABOVE

8. Would you say that as a result of the move your accommodation is better or worse?

☐

Better.....1

Same.....2

Worse.....3

IF PREVIOUSLY RENTING

9. Did your landlord do anything to persuade you to move? (DETAILS)

No.....1

10. How many moves have you made in all during the last three years?



IF MOVED HERE IN JULY 1960 OR BEFORE, CODE 2 IN Q4

11. During the last three years have any members of the household left to set up house elsewhere?

Yes.....1

No.....2

IF YES (1)

Who? (GIVE RELATIONSHIP TO HOUSEWIFE)

.....

TO ALL

12. Are any members of the household trying to find separate accommodation at the moment, or is the whole household trying to move?

Yes, whole household trying to move as one.....4

Yes, whole household trying to move, splitting..5

Yes, part only trying to move.....6

No-one trying to move.....7

FOR EACH GROUP TRYING TO MOVE, ASK a) - g)

	MOVING GROUP I	MOVING GROUP II	MOVING GROUP III
(a) Who? (GIVE LETTERS OR WRITE 'ALL')			
(b) Would anyone else join you/them who is not living here now? (NUMBER OF PERSONS)			
(c) Why do you/they want to move? PROBE ANY OTHER REASON UNDERLINE MAIN REASON NOTE IF NEW ACCOMMODATION ALREADY FOUND, BUT CONTINUE WITH QUESTIONS			
(d) Is there a particular district or town you/they need to live in?	Elsewhere.....Y Here.....X No part, place....0	Elsewhere.....Y Here.....X No part, place....0	Elsewhere.....Y Here.....X No part, place....0
IF ELSEWHERE (Y), GIVE PLACE AND ASK:- About how far is it from here?			
IF HERE OR NO PARTIC. PLACE (X OR 0) How far from here would you/they be prepared to move?	Up to 1 mile....1 Up to 5 miles....2 Up to 20 miles...3 Over 20 miles....4	Up to 1 mile....1 Up to 5 miles....2 Up to 20 miles...3 Over 20 miles....4	Up to 1 mile....1 Up to 5 miles....2 Up to 20 miles...3 Over 20 miles....4
(e) How many bedrooms would be needed?			
(f) Would you/they be wanting to rent or buy the house/flat?  IF RENT OR EITHER (X OR 0) What is the maximum rent that you would be willing to pay for such a house/flat including the rates?	Rent.....Y Buy.....X Either.....0  per.....	Rent.....Y Buy.....X Either.....0  per.....	Rent.....Y Buy.....X Either.....0  per.....
(g) Have you/they tried to get on a Council housing list?  IF NOT TRIED OR TRIED AND FAILED (1 or 2) Why was this?	Not tried.....1 Tried, failed....2 Tried, succeeded..3	Not tried.....1 Tried, failed....2 Tried, succeeded..3	Not tried.....1 Tried, failed....2 Tried, succeeded..3
IF TRIED AND SUCCEEDED (3) How long have you been on a list?	years	years	years

13. Do you rent your accommodation unfurnished or furnished?
- Unfurnished.....1  
Furnished.....2  
Owns, buying.....3

IF OWNS/BUYING 3

- a) Did you buy as a sitting tenant?
- Yes.....4  
No.....5

OBTAIN OWNER'S NAME FOR SUMMARY  
AND END INTERVIEW

14. In whose name is the tenancy (or on whose behalf is it granted rent free)?

FULL NAME

.....

- CHECK WITH 1960 Same as 1960.....1  
POSITION Different.....2  
Don't know.....3

Now I would like to ask you some questions about the rent you pay and how much of it is for rates and so on.

15. Is the house/flat let to you on a weekly basis, that is the rent is payable weekly?
- (IT MAY FOR CONVENIENCE BE) Weekly.....1  
(COLLECTED FORTNIGHTLY BUT) Other.....2  
(WE ARE CONCERNED WITH THE) (LEGAL POSITION. )

16. May I see your rent book?
- No rent book.....A  
Not seen.....1  
Seen.....2

IF NO RENT BOOK (A)

- a) Do you feel you should have one?
- Yes.....3  
No.....4

IF NOT SEEN (1)

- b) Why not? .....

.....

IF SEEN (2)

- (1) ENTER LAST TWO RENT PAYMENTS

Amount	Date

(11) DOES IT CONTAIN

- a) Landlord's Name and Address

- Yes.....1  
No.....2

- b) Agent's Name and Address

- Yes.....3  
No.....4

(11) THE BOOK MAY CONTAIN A PRINTED SECTION HEADED 'INFORMATION FOR TENANT' LIKE THE SET OF ITEMS BELOW. FILL IN THE ENTRIES IN THE BOXES. WHERE THERE IS NO ENTRY, WRITE 'BLANK'

Does not contain this set.....Y

INFORMATION FOR TENANT

4. The gross value of the premises for the purposes of the Rent Act, 1957, is per annum
5. The rent limit is per
6. The rent payable is per
7. The rent includes per
- for rates borne by the landlord.
8. The rent also includes per
- for services provided.....

OFFICE USE

	e	s	d
Net Rent			
Gross Value	1960		
	1963		
Rateable Value	1960		
	1963		
Gross Ratio	1960		
	1963		
a)			
b)			
c)			
d)			

THE ANSWERS TO SOME OF THE QUESTIONS BELOW WILL BE AVAILABLE FROM THE RENT BOOK, BUT ALL SHOULD BE CHECKED BY ASKING QUESTIONS. RECONCILE ANY DISCREPANCIES. DO NOT RUB OUT, BUT EXPLAIN IN NOTES.

17. How much do you pay in rent altogether?

£	s	d	per.....
			Rent free...Y

ANY COMMENTS ABOUT SHARING RENT ARE TO BE NOTED

18. Have you an agreement or lease? Yes.....A  
IF YES (A) No.....0

What period does it cover?

.....Years

19. Do you pay any rates separately or are they included in the rent?

Pays rates and water rates separately.....1  
Pays ordinary rates only separately.....2  
Pays water rates only separately.....3  
All rates included in rent.....X

IF UNFURNISHED Q13 CODE (1)

20. Does your rent include anything for services of any kind, such as.....?

PROMPT Heating.....Y  
AND Lighting.....X  
CODE Hot water.....0  
ALL Cleaning.....1  
THAT Lift.....2  
APPLY Porter, caretaker.....3  
Other services (specify).....4

NO SERVICES.....5

IF ANY SERVICES (CODES Y - 4).

a) Do you know how much of your rent is for these services? Don't know.....Y

£	s	d	per.....

IF MOVED IN AUGUST 1960 OR SINCE - CODE 1 04

21. Did the landlord require you to pay any lump sum of money when you moved in; for example, for repairs or for some furniture or as key money? GIVE FULL DETAILS.

TO ALL

22. Does your landlord live here?

In the FU.....1  
Not in FU, but in building.....2  
No.....A

IF NO (A)

a) Could you get in touch with your landlord if you wished to do so?  
Don't know.....3  
Yes.....4  
No.....B

IF NO (B)

b) Have you ever wanted to and been unable to do so?  
Yes.....5  
No.....6

23. Are any members of the household in the employ of the landlord (IMMEDIATE LANDLORD)?

Yes.....A  
No.....1

IF YES (A)

a) Does the house/flat go with the job?  
Yes.....2  
No.....3

24. In the last three years you have been here (since you have been here) have you had a change of landlord?

Yes.....A  
No.....1

IF YES (A)

a) Did the rent go up when the new landlord took over?  
Yes.....2  
No.....3

IF MORE THAN ONE CHANGE, ANSWER FOR EACH

25. Has your landlord or his agent ever tried to persuade you to move?

Yes.....1  
No.....2

IF YES (1)

a) What did he do and what did you do? (GIVE FULL DETAILS)



Now I would like to ask about some of the amenities of the house/flat.

S  
O  
L  
E  
U  
S  
E  
  
S  
H  
A  
R  
E  
D  
  
N  
O  
N  
E

26. Have you got your own sink?

1 2 3

27. Have you got your own

Fixed bath or shower

1 2 3

Fitted handbasin  
(APART FROM SINK)

1 2 3

CHECK WITH INFORMATION SHEET FOR BATH AND BASIN. EXPLAIN ANY CHANGES. IF BATH OR BASIN INSTALLED (REPAIRS COME LATER), WAS IT PAID FOR BY LANDLORD OR TENANT?

NOW CODE SUMMARY FOR SINK, BATH, BASIN

All available (NO CODE 3 ABOVE).....A  
Not all available (ONE OR MORE CODE 3).....3-on to Q28

IF ALL AVAILABLE (A)

a) Have you hot water at the

Yes No

COUNT HOT Sink.....Y 3  
WATER FROM Bath, shower...Y 3  
GEYSER OR Handbasin....Y 3  
IN WINTER ONLY

NOW CODE SUMMARY FOR HOT WATER

Not at all three points (ANY

CODE 3 ABOVE).....3

At all three points

Some shared (ANY CODE 2 AT TOP).....2

Sole use of all (ALL CODE 1 AT TOP).....1

CHECK WITH INFORMATION SHEET FOR HOT WATER. EXPLAIN ANY CHANGES. IF INSTALLED, WAS IT PAID FOR BY LANDLORD OR TENANT?

28. Have you a WC in or attached to the building?

In or attached.....A

Not in or attached.....3

IF IN OR ATTACHED (A)

a) Do you share it with another household?

Shared.....2

Sole use.....1

CHECK WITH INFORMATION SHEET. EXPLAIN ANY CHANGES. IF INSTALLED, WAS IT PAID FOR BY LANDLORD OR TENANT?

29. Have you a built-in cupboard or larder for storing food?

Yes.....A

No.....3

IF YES (A)

Is it ventilated - that is, can the outside air get to it?

Yes.....1

No.....3

CHECK WITH INFORMATION SHEET. EXPLAIN ANY CHANGES. IF INSTALLED, WAS IT PAID FOR BY LANDLORD OR TENANT?

30. Who is supposed to be responsible for the repairs and decorations to this house/flat?

PROMPT Land-lord Tenant Shared Dont Know

Inside decoration	1	2	3	4
Outside decoration	1	2	3	4
Inside repair	1	2	3	4
Outside repair	1	2	3	4

31. Are there any repairs or decorations which need to be done?

(1) Could we take decoration first - such things as  
 SLOWLY Painting  
 SLOWLY Distemping  
 Wallpapering

(11) Now could we take repairs - this sort of thing. (SHOW CARD)

FOR EACH ITEM OR GROUP OF ITEMS ASK a) TO e)

- a) Is it inside or outside?  
 b) FOR FITMENTS Would it replace an existing fitment?  
 c) Whose responsibility is it?  
 d) WHERE TENANT NOT RESPONSIBLE Have you asked the landlord to do it?  
 IF ASKED How long ago was it when you first asked?  
 IF NOT ASKED May have you not asked?  
 e) WHERE TENANT RESPONSIBLE May has it not been done?

(USE ANOTHER SHEET IF NECESSARY - BUT PIN)  
 (IT TO THIS AND PUT SERIAL NUMBER ON BACK)

	Is it inside or outside?	IF PLANT REPLACEMENT?	IF THESE RESPONSIBILITY	IF LANDLORD (1) OR UNKNOWN (3) RESPONSIBLE		IF LANDLORD NOT ASKED (6) MAY NOT?	IF TENANT RESPONSIBLE (2) MAY HAS IT NOT BEEN DONE?	OFFICE USE
				Landlord asked?	IF ASKED (A) Less than six months ago			
(1) Decoration	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(1)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(11)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(111)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(1V)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(V)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(VI)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(VII)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(VIII)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(IX)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(X)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XI)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XII)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XIII)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XIV)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XV)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XVI)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XVII)
	1 2 - -	1 2 3 4	U N A D L O W O C T N	A 6	7 8			(XVIII)

<p>32. To sum up, would you say this accommodation suits you very well, fairly well, or does not suit at all?</p>	<p>Very well.....1 Fairly well.....2 Not at all.....3</p>	<p>35. How long has (HOH) been living in the London area? (GREATER LONDON, SHOW MAP)</p>	<p><u>LAST SPELL</u> ALL LIFE.....99 on to Q36 Years..... Less than a year.....00</p>
<p>33. Now taking everything into consideration, would you say you are satisfied with the way your landlord has treated you as a tenant? Would you say you were:-</p>	<p>Completely satisfied.....1 Fairly satisfied.....2 Rather dissatisfied.....3 Completely dissatisfied.....4</p>	<p>36. Where did (HOH) live immediately before coming to the London area?</p>	<p>GIVE .....COUNTRY England.....8 Wales.....11 Scotland.....13 Northern Ireland.....14 Southern Ireland.....14 .....SPECIFY (Country) Other country.....</p>
<p>34. <u>REFER TO HOUSEHOLD BOX ON THE BACK OF THE FIRST PAGE</u></p>		<p>37. Where was (HOH) born?</p>	<p>Greater London.....1 Rest of England.....2 Wales.....3 Scotland.....4 Northern Ireland.....5 Southern Ireland.....6 .....SPECIFY (Country) Other country.....</p>
<p>a) HOH is _____ (GIVE LETTER)</p>		<p>38. As it is a little difficult for me to decide what repairs are needed, would you be willing for someone more expert to come and examine the state of repair of the house/flat?</p>	<p>Yes.....1 No.....2</p>
<p>b) <u>OCCUPATION OF HOH</u> (IF RETIRED, GIVE FORMER OCCUPATION)</p>		<p><u>IF YES (1)</u> EXPLAIN THAT THIS MAY NOT TAKE PLACE AS ONLY A PROPORTION OF THE HOUSES CAN BE VISITED.</p>	
<p>c) <u>INDUSTRY, TRADE OR PROFESSION OF HOH</u></p>		<p><u>IF NO (2)</u> a) Why not?</p>	
<p>d) <u>NET INCOME OF HOH</u></p>	<p>per week, Up to £5.....1 less Over £5 to £7.10.....2 deductions, Over £7.10 to £10.....3 plus over- Over £10 to £12.10.....4 time, bonuses Over £12.10 to £15.....5 etc. Over £15 to £20.....6 <u>SHOW CARD</u> Over £20.....7 Don't know.....8 Refusal.....9</p>		



## LANDLORD INTERVIEW QUESTIONNAIRE TYPE 1

THIS VERSION IS TO BE USED WHERE THE LANDLORD  
DOES NOT LIVE IN THE RATEABLE UNIT.

COPY (1) TO (111) FROM SAMPLE CARD

Area Code

--	--	--

RU Serial No.

--	--	--

(1) Name and Address of Landlord (as given)  
Not given....X

(11) Name and Address of Agent (as given)  
Not given....X

Type

1

Office Use

--	--

.....  
.....  
.....

WHERE BOTH ARE GIVEN YOU SHOULD APPROACH THE LANDLORD FIRST UNLESS THE ADDRESS IS TOO FAR AWAY. NOTE ANY CHANGES OF ADDRESS AT THE TOP OF THE PAGE.

## (111) Description and Address of Rateable Unit

	CODE	
.....	House...1	REMEMBER THAT MOST OF THE
		QUESTIONS RELATE TO THE SAMPLE
.....	Flat....2	RATEABLE UNIT ONLY. IN THE
	AND REFER	CASE OF FLATS THERE WILL BE A
.....	TO THE RU	TENDENCY FOR INFORMANTS TO
	AS SUCH	ANSWER IN TERMS OF THE WHOLE
.....		BUILDING.

Points to cover in the Introduction

This survey is being made for the Milner Holland Committee on London Housing which was set up by the Minister of Housing to consider the management of rented accommodation. They want to know about landlords' opinions and policies. We have obtained your name from the rating records as the landlord (managing agents) of one of a sample of dwellings chosen at random from the records. According to these records you/your company are the landlord (managing agents) of (GIVE DESCRIPTION AND ADDRESS OF RU) which is rated at (GIVE RATEABLE VALUE). I should point out that all the information you give will be treated as confidential.

NOTE: SOMETIMES YOU CANNOT GIVE THE RATEABLE VALUE AS THE FLAT IS NO LONGER RATED SEPARATELY ALTHOUGH IT IS ALMOST CERTAINLY LET SEPARATELY.

(iv) How information was obtained, (who answered the questions, was a form left etc.)

.....  
.....

(v) Where information was not obtained why not (who refused, what they said, was a form left etc.)

.....  
.....

IF AT ALL POSSIBLE ANSWER QUESTIONS G2, 3 AND 8 FOR NON-CONTACTS.

IF RU DEMOLISHED OR SOLD, STATE AND STOP.

I Do you own the (RU) or rent it or are you the managing agent? Own.....4  
 Managing Agent.....1  
 Rent.....B

IF OWN (A) OR RENT (B)

a) Do you manage this (RU) entirely yourself or do you use an agent? Uses agent.....1  
 Does not use agent.....2

IF USES AGENT (1)

ai) Would you or your agent usually

Owner Agent  
 (Renter)

(i) Collect the rent 12 11

(ii) Fix the rent 0 1

(iii) Select the tenants 2 3

(iv) Decide on minor repairs and decorations 4 5

(v) Decide on major repairs and improvements 6 7

(vi) Decide to give a notice to quit 8 9

IN THE CASE OF A  
 CONTROLLED TENANCY IT  
 MAY BE NECESSARY TO SAY,  
 if it became vacant.

IF AGENT DOES ANYTHING BESIDES COLLECTING RENT

SAY - I would like to ask you the questions but if you think that only your agent could answer any of them would you say so. (RING THE NUMBERS OF UNANSWERED QUESTIONS AND DECIDE AT THE END OF THE INTERVIEW WHETHER IT IS NECESSARY TO CONTACT THE AGENT OR LEAVE A FORM TO BE SENT ON)

IF MANAGING AGENT (1)

b) Does your client own or rent the (RU)? Own.....4  
 Rent.....5

c) Would you or the owner usually

IF AGENT SAYS ONLY MAKES RECOMMENDATIONS  
 ASK. Has the landlord ever questioned these?

(i) Collect the rent.....12 11

(ii) Fix the rent.....0 1

(iii) Select the tenants.....2 3

(iv) Decide on minor repairs and decorations.....4 5

(v) Decide on major repairs and improvements.....6 7

(vi) Decide to give a notice to quit.....8 9

IN THE CASE OF A CONTROLLED TENANCY  
 IT MAY BE NECESSARY TO SAY, if it became vacant.

SAY - I would like to ask you the questions but if you think that only the owner could answer any of them would you say so (RING THE NUMBERS OF UNANSWERED QUESTIONS AND DECIDE AT THE END OF THE INTERVIEW WHETHER IT IS NECESSARY TO CONTACT THE OWNER OR LEAVE A FORM). In all the questions I am of course asking about the person or company for whom you are managing this particular (RU)

d) Could you give me the name and address of the landlord?

Refused..... A

..... WE WANT THIS IN ALL  
 ..... CASES EVEN IF YOU  
 ..... WILL NOT HAVE TO  
 ..... CONTACT THEM

IF (RU) PART OF HOUSE ONLY (i.e. A NON-PURPOSE BUILT FLAT)

II Do you (the landlord) own or rent the rest of the house? Yes, own.....1  
 Yes, rent.....2  
 No.....3  
 Not part of house.....4

1. About how far is the (RU) from where you (the landlord) live? (IN THE CASE OF COMPANIES, from the landlord's office or suboffice.)		Up to 1 mile.....1
		Over a mile and up to 10.....2
	PROFIT	Over 10 and up to 50.....3
		Over 50 miles.....4
Now could we go back to when you (the landlord) first acquired the (RU)		
2. When was this? GIVE YEAR AND CODE		1918 or earlier.....1
		1919-1944.....2
..... Year	IF 1957, GIVE MONTH.....	1945-June 1957.....3
		July 1957 or later.....4
3. How did you (the landlord) acquire it?		Bought.....1
		Inherited, given it.....2
		Built.....3
		Rented.....4
.....		Other (specify).....5
<u>IF BOUGHT (1), INHERITED (2) OR BUILT (3)</u>		
4. Was it freehold or leasehold?		Freehold.....7
		Leasehold.....8
<u>IF LEASEHOLD (8)</u>		
a)	How long had the lease <u>then</u> to run? .....	Years
<u>IF BOUGHT (1) BUILT (3) OR RENTED (4)</u>		
5. Did you (the landlord) acquire the (RU) in order to live in it, or for a relative or as an investment or for some other reason?		To live in all of it.....1
		To live in and let part.....2
	MAIN REASON	For a relative or friend.....3
		For an employee.....4
		As an investment.....A
.....		Other reason (specify).....5
<u>IF INVESTMENT (A)</u>		
b) Would you say you then thought of it as providing an income or pension, or that you were mainly thinking of selling it at a profit?		Income or pension.....6
	MAINLY	Capital profit.....7
<u>TO ALL</u>		
6. How do you (the landlord) now regard the (RU)? Do you regard it mainly as an investment, an encumbrance, a place for a relative or employee, a possible future place to live in, or in some other way?		A possible future place to live in.....1
	MAIN WAY	A place to live in and let part.....2
		A place for a relative or friend.....3
		A place for an employee.....4
		An investment.....5
		An encumbrance.....6
		A social contribution.....7
..... or		In some other way (specify).....8
7. Have you (the landlord) made any structural change or converted it in any way since you acquired it?		Yes.....A
		No.....1
<u>IF YES (A) What?</u>		
		RU is part of a conversion.....2
		RU has been subdivided.....3
		Bathroom installed.....4
.....		Other (specify).....5



8. Was the (RU) vacant, let in one letting or let in more than one letting when you (the landlord) acquired it?	Vacant.....1 Let in one letting.....2 Let in more than one letting.....3
9. Is it let in more than one letting <u>now</u> ?	One letting now.....5 More than one now.....6
10. Did the (RU) contain a controlled tenant then?	Contained controlled tenant.....8 Did not.....9
11. Does it contain a controlled tenant <u>now</u> ?	Yes.....1 No.....2
12. Have you (the landlord) tried to sell it at any time?	Tried to sell.....4 Not tried.....1
<u>IF TRIED TO SELL (A)</u>	
a) Was it vacant at the time?	Yes.....2 No.....3
<u>IF NO (B)</u>	
ai) Was it to the sitting tenant?	Yes.....3 No.....4
b) What happened?	
.....	
.....	
13. How much do you (the landlord) receive in rent for the (RU)? ..... per.....	
TOTAL FOR ALL LETTINGS IN THE RATEABLE UNIT	
a) Does this include the rates?	Rates included .....8 Rates excluded.....9
14. Does this rent include anything for services?	No services included.....1 Services included.....2
<u>IF ANY SERVICES (2)</u>	
a) How much of the rent is for this? .....	per.....
15. (Apart from control) are there any special considerations affecting the rent such as the tenant being an employee, a relative or a friend?	No.....1 Tenant is an employee.....2 Tenant is relative or friend.....3 Tenant is old, poor.....4 Other (specify) .....5
.....	
16. Would you say this rent shows a reasonable return for the (RU)?	Reasonable.....8 Other answer (specify) .....9
.....	
17. Are the rent payments reasonably up to date?	Yes.....1
<u>IF NO (2)</u>	No.....2
(a) How many weeks are they behind?	Weeks.....
18. Have the present tenants been unreasonable in any way?	
.....	No.....1
.....	Have sublet.....2
.....	Ask far too much.....3
.....	Damage.....4
.....	Other (specify) .....5

19. How is the responsibility for repairs split between landlord and tenant?		Landlord	Tenant	Shared
Who is responsible for	Internal decorations.....	12	11	0
	Internal structural repairs.....	2	3	4
PROMPT	Internal non-structural repairs.....	6	7	8
	External decorations.....	12	11	0
	External repairs.....	2	3	4

20. How do you (the landlord) find out the need for these?

.....

.....

21. Does the (RU) need any major repairs?

Major repairs needed.....1

None needed.....1

IF MAJOR REPAIRS NEEDED (A)

a) Are you planning to do any?

Yes.....2

No.....3

22. Does the (RU) need any improvements?

Improvements needed.....5

None needed.....5

IF IMPROVEMENTS NEEDED (B)

a) Are you planning any improvements?

Yes.....6

No.....7

23. Is there any reason for limiting the amount spent on repairs or improvements?

No.....1

Rent too low.....2

Life of building short.....3

Lease due to expire.....4

Tenant opposition.....5

Need to get possession.....6

Other (specify).....7

.....

24. What sort of life do you expect for the building?

Less than 15 years.....1

PROMPT About 15-30 years.....1

Over 30 years.....2

IF LESS THAN 15 YEARS (A)

a) Why

Likely to be demolished.....3

Other (specify).....4

.....

SAY:- We are interested in what landlords would do if their property became vacant.

25. Suppose the (RU) we have been talking about became vacant tomorrow what would you (the landlord) expect to do with it? For example, would you expect to relet it, live in it or what would you do with it?

ONE ONLY

Relet.....1

Sell.....2

Live in all.....3

Live in part, let rest.....4

Keep vacant (specify why).....5

Demolish.....6

Convert into flats.....7

Other (specify).....8

.....

IF (RU) PART OF HOUSE ONLY (i.e. A NON-PURPOSE BUILT FLAT)

26. Would you have different plans if the whole house became vacant tomorrow?

Yes.....1

No.....2

IF YES (1)

Not part of house.....3

(a) What?

.....

IF RELET (1) Q.25

27. Would you (the landlord) expect to relet the (RU) furnished or unfurnished?		Furnished.....8 Unfurnished.....9
28. Would you be likely to grant a lease?		Yes.....1 No.....0
<p><u>IF YES (A)</u></p> <p>a) For how long? ..... Years</p>		No. of years.....
29. Would you ask for any advance payments?		Yes.....8 No.....1
<p><u>IF YES (B)</u></p> <p>a) How much and for what?</p> <p>..... Week or month's rent in advance.....2 ..... Other (specify).....3</p>		
30. Have you a waiting list for vacancies?		Yes.....1 No.....2
31. Would you advertise the vacancy?		Advertise.....5 Not.....6
32. Would you give preference to anyone?		Relatives or friends of tenants.....1 Employees.....2 Other (specify).....3
33. Would you (the landlord) consider the (RU) suitable or unsuitable for children?		Suitable.....1 Unsuitable.....2
34. Would you consider letting the (RU) to a foreigner?		Yes.....4 No.....5
35. Would you consider having a coloured tenant in the (RU)?		Yes.....7 No.....8
36. What rent would you be asking for the (RU)? ..... per .....		
<p>a) Would this include rates? Including rates.....12 Excluding rates.....11</p> <p>TOTAL RENTS FOR WHOLE RATEABLE UNIT WHERE THERE IS MORE THAN ONE LETTING</p>		
37. Would you make any changes in the responsibility for repairs and decorations?		Yes.....1 No.....2
<p><u>IF YES (1)</u></p> <p>a) What?</p> <p>.....</p> <p>.....</p>		



GENERAL QUESTIONS

<p>G1. So far we have been talking about one particular (RU). Could you now tell me the total number of rented dwellings, that is lettings, let by you (the landlord) including any that are vacant at the moment? (INCLUDE THE ONE(S) IN THE SELECTED RU)</p> <p align="right">Total lettings in Great Britain.....</p>	
<p>G2. Could you tell me how many of these are within the boundaries of the London area as shown on this map? (SHOW MAP)</p> <p align="right">Lettings in London area.....</p> <p><u>IF MORE THAN 1 AND LESS THAN 25 IN LONDON AREA</u></p> <p>a) Are all these in one building? <span style="float: right;">Yes....1 No....2</span></p>	
<p>G3. How long have you (the landlord) been letting houses or flats in the London area?</p> <p align="right">Less than 10 (specify)..... YEARS 10 - 19.....11 20 or more.....12</p>	
<p>G4. Is it likely in the near future that you will increase or decrease the number of houses or flats you (the landlord) let in the London area?</p> <p align="right">Increase.....1 Decrease.....2 No change.....3</p> <p><u>IF INCREASE (1)</u></p> <p>a) How will you get them? <span style="float: right;">Buy.....5 Build.....6 Convert.....7 Other (specify).....8</span></p> <p><u>IF INCREASE (1)</u> .....</p> <p>b) What is the lowest inclusive rent at which you would expect to be able to let a three bedroom flat or house? <span style="float: right;">SAY, we realise this can only be a very approximate figure.</span></p> <p>INCLUDE RATES, EXCLUDE SERVICE CHARGE <span style="float: right;">£.....per.....</span></p>	
<p>G5. Have you heard of the standard grant scheme for helping landlords to provide the five standard amenities in the dwellings they let? (READ OUT IF NECESSARY)</p> <p>(i) A fixed bath or shower in a bathroom <span style="float: right;">YOU MAY LEAVE Yes.....1</span></p> <p>(ii) A wash-hand basin <span style="float: right;">A LEAFLET No.....2</span></p> <p>(iii) A water closet</p> <p>(iv) A hot water supply at the bath, basin and sink</p> <p>(v) A food store</p>	
<p>G6. Are there any reasons why you think landlords do not apply for these grants?</p> <p align="right">None given.....1 Landlord can't raise money.....2 Trouble with forms, red tape.....3 LA asks for other work.....4 Permitted rent too low.....5 No room for bathroom.....6 Tenants do not want.....7 .....Other (specify).....8</p> <p>a) Which of these reasons would you say was the most important?</p> <p align="right">INSERT CODE OR UNDERLINE ABOVE →</p>	
<p>G7. Have you a reserve fund set aside for dealing with repairs and depreciation?</p> <p align="right">Yes.....1 No.....2</p>	

CLASSIFICATION

OFFICE USE

G8. Landlord is		Individual.....1
		Company.....2
<u>IF INDIVIDUAL (1)</u>		
G9. a) Sex		Male.....3
		Female.....4
b) Age		.....
→ c) Country of birth		Great Britain.....1
		Other (specify).....2
.....		
→ d) <u>NET INCOME</u>		
per week, Up to £5.....1		
less Over £5 to £7.10.....2		
deductions, Over £7.10 to £10.....3		
plus over- Over £10 to £12.10.....4		
time, Over £12.10 to £15.....5		
bonuses, etc. Over £15 to £20.....6		
SHOW CARD Over £20.....7		
Refusal.....8		
WHERE A FORM WAS LEFT ASK		
c) AND d) WHEN YOU COLLECT IT.		
<u>IF COMPANY (2)</u>		
G10.		Private.....5
		Public.....6
G11.		Property.....A
		Nonproperty.....9
a) <u>IF PROPERTY (A)</u>		
Mainly residential.....7		
Not.....8		
G12. Name and position of person who could answer queries.		
.....		
.....		

a)	
b)	
c)	
d)	
e)	
f)	
g)	
h)	
i)	
k)	
m)	
n)	
p)	
q)	
r)	
s)	
t)	
u)	
v)	
w)	

1) APPOINTMENTS

INTERVIEWERS' NOTES

11) SOURCE OF INFORMATION

CODE		Form used	Interviewed
ALL		at all	at all
THAT	Landlord	1	2
APPLY	Agent	3	4

111) NAME OF INTERVIEWER

iv) DATE OF COMPLETION

Area Code

--	--	--

RU Serial No.

--	--	--

1

## MILNER HOLLAND COMMITTEE ON LONDON HOUSING

## Questions about a particular Dwelling

As part of the inquiry being conducted by Sir Milner Holland QC on behalf of the Minister of Housing and Local Government we are asking for landlords' policies with regard to a sample of rented dwellings which have been selected at random from the rating records. According to these records you are the landlord of

.....  
 .....  
 .....  
 which is rated at £ .....

All the information which you supply will be treated as CONFIDENTIAL and only used for statistical purposes.

## WOULD YOU PLEASE ANSWER THE FOLLOWING QUESTIONS ABOUT THIS DWELLING

1. About how far is the dwelling from where you live?

(IN THE CASE OF COMPANIES - from the company office or sub-office).

Up to a mile .....  
 TICK ONE Over a mile and up to 10 .....  
 OF THESE Over 10 and up to 50 .....  
 PLEASE Over 50 miles .....

2. In what year did you first acquire this dwelling?

PLEASE GIVE YEAR .....

3. How was it acquired in the first place? (e.g. bought, inherited, built, rented)

.....  
 .....

4. Was it freehold or leasehold?

PLEASE Freehold .....

TICK ONE Leasehold .....

IF LEASEHOLD, how many years had the lease then to run?

GIVE NUMBER OF YEARS .....

5. Why was it acquired? (e.g. to live in it, for a relative, for an employee, as a source of income, in the hope of a capital profit, etc.)

.....  
 .....  
 .....

6. How is it now regarded? (e.g. an investment, an encumbrance, a place for a relative or employee, a possible future place to live in, etc.)

.....  
 .....  
 .....

7. Has it been altered structurally or converted since you acquired it? If so, what was done?

.....  
 .....  
 .....



<p>8. Was the dwelling vacant, let in one letting or let in more than one letting when you acquired it?</p>	<p>Vacant .....</p> <p>TICK ONE Let in one letting .....</p> <p>OF THESE Let in more than one letting .....</p>
<p>9. Is it let in more than one letting now?</p>	<p>TICK Let in one letting now .....</p> <p>ONE Let in more than one letting now .....</p>
<p>10. Did the dwelling contain a controlled tenant then?</p>	<p>TICK Yes .....</p> <p>ONE No .....</p>
<p>11. Does it contain a controlled tenant now?</p>	<p>TICK Yes .....</p> <p>ONE No .....</p>
<p>12. Have you tried to sell it at any time?</p>	<p>TICK Tried to sell .....</p> <p>ONE Not tried to sell .....</p>
<p><b>IF YOU HAVE TRIED TO SELL</b></p> <p>What prevented the sale?</p> <p>.....</p> <p>.....</p> <p>.....</p>	
<p>Was it vacant at the time?</p> <p style="text-align: right;">TICK Vacant .....</p> <p style="text-align: right;">ONE Not vacant .....</p>	
<p><b>IF NOT VACANT AT THE TIME</b></p> <p>Was it to the sitting tenant?</p> <p style="text-align: right;">TICK To sitting tenant .....</p> <p style="text-align: right;">ONE To someone else .....</p>	
<p>13. How much do you receive in rent for the dwelling?</p>	<p>ENTER AMOUNT</p> <p>AND PERIOD ..... per.....</p> <p style="text-align: right;">TICK Rates are included .....</p> <p style="text-align: right;">ONE Rates not included .....</p>
<p>14. Does this rent include anything for services?</p>	<p>TICK No services included .....</p> <p>ONE Services included .....</p>
<p><b>IF ANY SERVICES ARE INCLUDED</b></p> <p>How much of the rent is for this? ENTER AMOUNT</p> <p>AND PERIOD ..... per.....</p>	
<p>15. Are there any special considerations affecting the rent? (e.g. the tenant is an employee, a relative, a friend, etc.)</p> <p>.....</p> <p>.....</p> <p>.....</p>	
<p>16. Would you say this rent shows a reasonable return on the dwelling?</p> <p>.....</p> <p>.....</p> <p>.....</p>	
<p>17. Are the rent payments reasonably up to date?</p>	<p>TICK Reasonably up to date .....</p> <p>ONE Not .....</p>
<p><b>IF THE RENT PAYMENTS ARE NOT REASONABLY UP TO DATE</b></p> <p>How many weeks are they behind? ENTER WEEKS .....</p>	

18. Have the present tenants been unreasonable in any way?

19. Who is responsible for

Landlord

Tenant

TICK

Internal decorations .....

LANDLORD

Internal structural repairs .....

OR TENANT

Internal non-structural repairs .....

FOR EACH

External decorations .....

LINE

External repairs .....

20. How do you find out the need for repairs and decorations?

21. Does the dwelling need any major repairs?

TICK

Major repairs needed .....

ONE

None needed .....

IF SO,

Are you planning any major repairs?

TICK

Some planned .....

ONE

None planned .....

22. Does the dwelling need any improvements?

TICK

Improvements needed .....

ONE

None needed .....

IF SO,

Are you planning any improvements?

TICK

Improvements planned .....

ONE

None planned .....

23. Is there any reason for limiting the amount spent on repairs or improvements? (e.g. the life of the building is too short, a lease is due to expire, the rent is too low etc.)

24. What sort of life do you expect for the building?

TICK

Less than 15 years .....

ONE OF

About 15 to 30 years .....

THESE

Over 30 years .....

IF YOU EXPECT IT TO HAVE A LIFE OF LESS THAN 15 YEARS

Why is that?

25. Suppose this particular dwelling became vacant tomorrow what would you expect to do with it?  
(e.g. relet it, sell it, demolish it, convert it etc.)

.....

.....

.....

QUESTION 26 APPLIES ONLY TO FLATS WHICH ARE PARTS OF HOUSES

26. Would you have different plans if the whole building became vacant tomorrow? If so, what?

.....

.....

QUESTIONS 27-37 ONLY APPLY IF YOU WOULD EXPECT TO RELET THE DWELLING

27. Would you expect to relet the dwelling furnished or unfurnished?

TICK   Furnished .....  
ONE   Unfurnished .....

28. Would you be likely to grant a lease? If so, for  
how long?

TICK OR   No .....  
GIVE NUMBER OF YEARS.....

29. Would you ask for any advance payments? If so, how much and for what? TICK OR ANSWER  
BELOW   No .....

.....

.....

30. Have you a waiting list for vacancies?

TICK   Have waiting list .....  
ONE   No waiting list .....

31. Would you advertise the vacancy?

TICK   Would advertise .....  
ONE   Would not .....

32. Would you give preference to anyone?

.....

33. Would you consider the dwelling suitable or unsuitable  
for children?

TICK   Suitable .....  
ONE   Unsuitable .....

34. Would you consider letting the dwelling to a foreigner?

TICK   Yes .....  
ONE   No .....

35. Would you consider having a coloured tenant  
in the dwelling?

TICK   Yes .....  
ONE   No .....

36. What rent would you be asking for the dwelling?

..... per .....  
TICK   Including rates .....  
ONE   Excluding rates .....

37. Would you make any changes in the responsibility for repairs and decorations? If so, what?

.....

.....

IF YOU FEEL THAT ANY FURTHER INFORMATION ABOUT THE DWELLING WOULD BE HELPFUL WOULD  
YOU ATTACH IT TO THIS FORM



## MILNER HOLLAND COMMITTEE ON LONDON HOUSING

Area Code

RU Serial No.

1

## GENERAL QUESTIONS

If you have any other observations to make which you think would assist the Committee would you please attach them to this sheet.

G1. What is the total number of rented dwellings (lettings) in Great Britain of which you are the landlord including any that are vacant at the moment?		Total lettings in Great Britain .....	
G2. Out of this total how many are within the boundaries of the London area as shown in red on the map overleaf?		Number of lettings in the London area .....	
IF LESS THAN 25 LETTINGS IN THE LONDON AREA		TICK	One building .....
Are all those in the London area in one building?		ONE	More than one building .....
G3. For how many years have you been letting houses or flats in the London area?		Years .....	
G4. Is it likely in the near future that you will increase or decrease the number of dwellings you let in the London area?			
IF YOU ARE PLANNING TO INCREASE THE NUMBER		TICK	Likely to increase number .....
How will you get them (e.g. build, buy, convert etc.)		ONE	Likely to decrease number .....
			Unlikely to change number .....
What is the lowest rent (inclusive of rates but excluding services) you would expect to be able to let a three bedroom house or flat? WE REALISE THIS CAN ONLY BE A VERY APPROXIMATE FIGURE.			
£.....per.....			
G5. Have you heard of the standard grant scheme for helping landlords to provide the five standard amenities in the dwellings they let? They are (i) a fixed bath or shower in a bathroom, (ii) a wash-hand basin, (iii) a water closet, (iv) a hot water supply at the bath, basin and sink, and (v) a food store.			
		TICK	Has heard of scheme .....
		ONE	Has not heard of scheme .....
G6. Are there any reasons why you think landlords whose dwellings lack these amenities do not apply for these grants?			
.....			
.....			
.....			
PLEASE UNDERLINE THE REASON YOU THINK TO BE MOST IMPORTANT			
G7. Have you a reserve fund set aside for dealing with repairs and depreciation?		TICK	Yes .....
		ONE	No .....
G8. In your capacity as landlord are you a private individual or a company?		TICK	Individual .....
		ONE	Company .....

IF LANDLORD IS A PRIVATE INDIVIDUAL, PLEASE ANSWER QUESTION G9.

G9. Landlord is	Male .....	Aged .....
	Female .....	

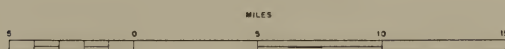
IF LANDLORD IS A COMPANY, PLEASE ANSWER QUESTIONS G10. AND 11.

G10. Is it a private or a public company?	TICK	Private company .....
	ONE	Public company .....
G11. Is it a property company?	TICK	Property company .....
IF IT IS A PROPERTY COMPANY	ONE	Non property company .....
Is it concerned mainly with residential property?	TICK	Mainly residential property .....
	ONE	Not .....

# GREATER LONDON CONURBATION



- |                            |                              |                                 |
|----------------------------|------------------------------|---------------------------------|
| 1 CHORLEY WOOD U.D.        | 8 HOLBORN M.B.               | 15 DEPTFORD M.B.                |
| 2 FRIERN BARNET U.D.       | 9 CITY OF LONDON             | 16 KINGSTON-UPON-THAMES M.B.    |
| 3 WANSTEAD & WOODFORD M.B. | 10 BRENTFORD & CHISWICK M.B. | 17 MALDEN & GOOMBE M.B.         |
| 4 STOKE NEWINGTON M.B.     | 11 HAMMERSMITH M.B.          | 18 PENSE U.D.                   |
| 5 SHOREDITCH M.B.          | 12 CITY OF WESTMINSTER M.B.  | 19 CARSHALTON U.D.              |
| 6 FINSBURY M.B.            | 13 CHELSEA M.B.              | 20 BECHINGTON & WALLINGTON M.B. |
| 7 BETHNAL GREEN M.B.       | 14 SOUTHWARK M.B.            |                                 |



In the original the area within the heavy boundary was coloured red.

## ACKNOWLEDGEMENTS

We should like to express our gratitude to the households who answered our questions, particularly those who had previously cooperated in 1960; to the Rating Officers of the local authorities and the local Valuation Officers of the Department of Inland Revenue for their help in preparing the sample of landlords; and finally to the landlords themselves who answered our questions.



## APPENDIX VI

# Redevelopment and Rehabilitation: Three Case Studies

Contents:	<i>Page</i>
INTRODUCTION .. .. .	413
I: SHEPHERDS BUSH .. .. .	413
II: CANONBURY .. .. .	422
III: POWIS TERRACE .. .. .	425
GENERAL COMMENTS AND CONCLUSIONS .. .. .	427
SOURCES .. .. .	428



## REDEVELOPMENT AND REHABILITATION: THREE CASE STUDIES

### INTRODUCTION

We wished to examine the process of private redevelopment in order to test some of the general conclusions about social changes occurring in London suggested to us by Census and survey findings. We did not have time for a comprehensive analysis so we confined ourselves to three examples only all from the inner boroughs of London which were formed by the growing suburbs in the late eighteenth and nineteenth centuries and which now contain the greater share of the "twilight" areas of the capital—ripe for restoration or replacement. The original and lengthier reports on these studies were prepared for us by Mr. John Greve.

The first case study is discussed at greater length than the other two, partly because the kind of redevelopment which it describes is more complex and potentially of greater importance in urban renewal with its consequential effects on the supply, nature, and price of housing; and partly to avoid needless repetition. Detailed reports on housing conditions and circumstances in Notting Hill and Canonbury before renewal would have tended to labour points examined in the first case study.

### FIRST CASE STUDY: SHEPHERDS BUSH

#### The Estate

The first development scheme which we examined related to an estate in west London about four miles from Charing Cross. It covers some eight acres and contains over a hundred houses built in terraces, a forty-room hostel, a few shops and a public house. The houses are a hundred years old and were mostly built to a standard design. They are four stories high.

The houses on the estate are let in multiple tenancies so that although there are only 107 houses they were at the time of our survey occupied by over 400 households or between 1,120 and 1,200 people. This gave a gross density of about 150 persons per acre which was 50 per cent higher than the cartogram figure for the area in the approved Development Plan.

Most of the houses have large gardens, a few of which have been carefully tended, their roses and bright flowers throwing the squalor of the neglected majority into starker relief. The streets are depressing with the crumbling stucco and peeling paintwork so common in the "twilight" areas of London.

The age and condition of the estate are characteristic of the surrounding district and, indeed, of large areas of the borough which, in turn, is typical of much of inner London.

The land on which the estate stands belongs to a single ground landlord, a factor which both attracted and facilitated redevelopment. The landlord is a charitable trust founded in the early seventeenth century by a local landowner who made a gift of land, the benefits of which were to be used to succour and educate the poor. The land was leased and the houses now standing on it



formed part of the original suburban development in the area a hundred years ago as London spread westward. They were erected to cater for the rising middle classes during the great Victorian boom between 1850 and 1870. The large families for whom they were intended, employing many servants, could make full use of the houses. But there were many changes through succeeding generations.

During these generations of change the neighbourhood of the estate was becoming less attractive to middle-class families, who moved further afield as the suburbs expanded. Gradually, as the attractiveness of the estate deteriorated, so apparently did the character of the leaseholders who were the immediate landlords of the occupants. For the most part holding only a few properties, these landlords lacked the skill and resources necessary for upkeep of the houses, and they did little to arrest incipient obsolescence and decay. Gradually too the general pattern of occupation changed. Houses were let in rooms and floors to working-class families and later to the rising numbers of newcomers to London, from this country and abroad, who came to live in the district.

Small landlords, rent control, more attractive investment opportunities in other fields, slow decay that outpaced inadequate attempts to repair the property; these factors go far to explain the condition into which the estate declined. After the Second World War another factor was added to them—the approaching end of the leases. For a long time not enough had been spent on maintenance, though the ground landlords had obtained some decorative improvement in the 1930s, but as the end of the leases drew nearer standards of management fell even further and the sale and resale of the tail ends of leases became a feature of the estate. Landlords, seeking to avoid being faced with the possibility of heavy repair bills on reversion, sold to sitting tenants or to migrants, some from overseas. Speculative property investors also intervened, in particular Rachman and his associates who came to control a quarter of the houses on the estate.

By 1959, when a development company took a direct lease from the ground landlords, the estate had acquired a mixed population as well as a variety of forms of property holding. Some of the locally born tenants who had lived on the estate for many years felt that by the end of the fifties it had sunk low; “it really was down then” even when compared to its earlier modest status.

Some of the characteristics of this heterogeneous estate have been graphically illustrated in a document from the divisional medical officer of health. Among 136 families on the estate who were known to the local welfare centre, because they contained expectant mothers or children under five, there were eleven nationalities besides British. Ten of the mothers were unmarried and twenty-four were “cohabitees” with children by other unions. The families had a history of mobility in their housing typical of so many who live in the migrant reception areas of inner London. Seventy families had lived in at least two addresses on the estate in the comparatively short time that the health visitor had been calling.

The 136 families were not fully representative of the kinds of people living on the estate, but they made up a third of its households and, with variations, their counterparts sharing comparable experiences and needs can be found in other decaying areas near the centre of London.

An examination of detailed statistics on enumeration districts from the 1961 Census showed that the estate was reasonably typical of the surrounding

area in terms of households, housing and social pattern. As would be expected the area is one where little house building has taken place. A survey of housing conditions was made by a general medical practitioner who drew his patients from an adjacent part of the borough: of the 503 families in the doctor's sample 68 % did not have self-contained accommodation and, therefore, were compelled to share some or all household amenities. As on the estate, housing space was fully used or over-used.

## **Redevelopment**

*Proposals:* The present redevelopment scheme for the estate is not the first to have been proposed. There was tentative thinking about redevelopment in the 1930s, but nothing happened and the idea was not revived until 1946. Even then it was not proceeded with, and it was when that scheme was abandoned that a small number of leaseholders were able to renew their leases for a further sixty years, a concession which has since proved an obstacle to redevelopment.

In the late fifties some small companies which were associated with Rachman approached the ground landlords with a limited scheme involving the lateral conversion of several houses into flats. Such a project did not accord with the ground landlords' policy for the comprehensive redevelopment of the whole estate and approval was not given.

As a charitable trust the ground landlords were precluded from redeveloping the estate themselves because of the financial risk involved. Therefore, in 1958 they looked elsewhere for a developer and found a company with which they were able to agree mutual terms. In 1959 this developer was granted an over-riding lease of the whole estate, and took over its whole management. To carry out the negotiations in connection with the redevelopment and the detailed planning, the company set up an efficient organization of professionals led by a firm of consulting agents and surveyors and including architects, solicitors and a part-time social worker.

In 1961 the developers proposed to redevelop the site with fifty-one shops, a public house, a petrol station, eighteen consulting office suites, together with twelve maisonettes, a hostel, a fifteen storey and a twenty-three storey block of flats and twenty-one three-storey houses. The proposals were amended before outline planning permission was granted in January 1964 but the principle of mixed development was maintained.

*Factors in the Redevelopment:* For the redevelopment to be attractive to the developers and economically viable certain conditions had to be fulfilled, for example:

- (i) The site had to have a potential for commercial development. This condition is fulfilled since it lies immediately alongside the focal point of three main traffic routes, one of which is to be reconstructed as part of the major highway improvement scheme in London, and thus has a strategic position on the communications network of inner London and one of the main western routes out of the capital.
- (ii) The site had to be large enough for development on it to make some impact on the district. It was hoped that redeveloping a key site would lead to the rehabilitation or improvement of neighbouring properties and a steady rise in property values. The initial redevelopment might



trigger off consequential redevelopment on nearby sites and this would raise property values all round.

- (iii) It was essential that the planning consent obtained should permit sufficient commercial development to allow the high potential value of the site to be realised. Only thus can the large residential element in the new development be built without having to bear the load of full site value, which would make it excessively costly. The scheme which was ultimately approved by the planning authority provided for mixed commercial and housing development.

*Time:* A redevelopment scheme such as this is likely to take several years from the tentative initial discussions with ground landlords to the point where rents are flowing in to produce a surplus or properties can be sold at satisfactory prices. Negotiations with the ground landlords began in 1959, the existing leases ended in 1963, and it was hoped to commence building in 1965 and finish two years later—eight years after the genesis of the scheme. In the event there have been various delays outside the control of the development company and it now appears that the project will not be completed until 1970, eleven years after discussions with the ground landlords were concluded.

### **Redevelopment and the local authority**

The Hammersmith Borough Council's planning and housing departments have been concerned with the future of the area and the public health department with its day to day administration.

*The Planning and Housing problem:* The estate is a seedy area of residential property, zoned in the 1961 Development Plan for residential purposes with a small shopping frontage on the northern boundary road, but not programmed for redevelopment. There are however programmed developments to the north and east of the site planned for 1960 to 1972, and the new road improvement scheme.

The developers stressed that shopping and office provision was essential to the economic viability of the scheme. Initial researches by the County Planning department showed that the scheme would involve a 40% increase in shopping units in the district, despite demolitions. Subsequent calculations relating to a wider radius showed a net loss of eighty shops in the area, after taking the scheme into account. This swung the decision in favour of the developers.

In order to satisfy the London County Council that the office accommodation would not be occupied by large concerns, the developers planned it as "professional consulting suites" for local users. This represents a 75% increase on existing office accommodation on the site (from 12,000 square feet to 21,000 square feet). Both the London County Council and the Ministry doubted the existence of demand for so much office accommodation of this type, but the crucial importance of the commercial element to the developer was recognized and permission was granted.

The developers knew that a considerable portion of the scheme must be allocated for housing. It was clear that it would be cheaper and better for the local authority to own and manage this part of the completed development, rather than themselves. The developers felt that they would not be able to attract tenants at rents which would be economic to them, but the local



authority could obtain subsidies. The company therefore offered all the housing accommodation to the housing authority at cost.

*The result of the development:* As mentioned above, there are between 1,120 and 1,200 persons on the estate, and the existing density is approximately 140–150 persons per acre. The redevelopment provision is for 926 persons at 113 persons per acre over the whole site, (or 139 persons per acre when space to be occupied by the commercial development is left out of account), and there will thus be a net displacement of between 194 and 274 persons. As however, the local authority have said that they are unable to rehouse *anyone* from the estate, the redevelopment will result in all the 1,120 to 1,200 persons living there now having to find accommodation elsewhere. The London County Council recognize the problem of displacement faced by tenants in private redevelopment schemes, but their slum clearance schemes leave them with no accommodation to spare for rehousing from private schemes. The accommodation and open space provision proposed is below London County Council standards, but planning permission was justified by the proximity of a local urban centre and a large open space, although the latter is north of the main arterial boundary road and not easily accessible when traffic is heavy.

*Public health and redevelopment:* The Borough's public health department is primarily concerned with the abatement of housing dilapidations, nuisance, and the reduction of overcrowding. Although the houses on the estate are generally over 100 years old and in a poor structural condition, public health officials have said that this is typical of three-quarters of the Borough's stock. The public health department, with many other duties to perform, has been unable to carry out more than inadequate and irregular housing inspections on the estate, and this has limited their effectiveness.

Before the developers gained control of the majority of the leases in 1963 the public health department had been unable to enforce the Public Health Acts and 1961 Housing Act management provisions, as they had failed to trace the landlords, some of whom were associated with Rachman or were part of his organization. Consequently, the developers have had to bear the full burden of maintenance and nuisance orders resulting from earlier conditions. In severe cases of dilapidation they have understandably preferred to clear the property rather than carry out heavy repairs to houses shortly to be demolished. The local authority have therefore been reluctant to use comprehensive measures which might render people homeless if vigorously enforced.

A similar dilemma is faced in trying to implement the overcrowding regulations. The local authority is only prepared to enforce overcrowding notices in extreme situations, to avoid adding to pressure on the rest of the limited accommodation available. Nevertheless, in 1964 about a quarter of the households were experiencing overcrowding. The public health department is thus faced with a conflict between statutory obligations and compassion for the poorly housed, potentially homeless, tenant.

### **Households and Housing**

Material drawn from three sources was used to make a fairly detailed statistical sketch of the population of the estate and the kinds of housing they lived in. We were also able to show the effects of some of the changes which took place

between April 1961 and May 1964. The first source was the 1961 Census, in particular the analysis of certain characteristics in the local enumeration district: this provided an account of household structure and housing conditions on the estate before any redevelopment activity commenced. Our second source of information was the biennial census of children below the age of 15 made by the county education department: these returns made it possible to follow changes from 1958 to 1964 in this limited but highly significant population group. The third source of statistics was a sample survey we made of the estate which, in effect, represents an interim report on the uncompleted changes to the estate resulting from the proposal to redevelop it.

*1961 Census:* The Census revealed that the enumeration district\* which lay wholly within the estate had developed to a high degree the typical features of a twilight zone. Almost 50% of the population had been born abroad; 90% of the dwellings were shared; 46% of households occupied furnished accommodation; and 21% of households were living in conditions statutorily classified as overcrowded. Thirty-eight per cent of the population were young adults aged between twenty and thirty-four who tend to move house more often than other age groups.

*Education census:* The four biennial censuses of pre-school and school age children (see Table VI.1.) which were examined showed 1958 to be the last date of a "normal" or balanced child population with very roughly a third of the children in each of the age groups 0-4, 5-9 and 10-14. Between 1958 and 1960 the number of pre-school children rose sharply to just over 50% and in 1962 and 1964 the proportion was higher still at about 60%. Over the six years the total number of children under fifteen on the estate rose from 200 to 284, and, significantly, all but thirteen of the additional children were under five. The high proportion of young adults living on the estate and the steady inward flow of people of child-bearing age were the main factors in this rapid increase in the number of very young children.

**Table VI.1. Changes in the child population 1958 to 1964**

Year	0-4 years old	5-9 years old	10-14 years old	All children
1958	72 (36%)	70 (35%)	58 (29%)	200 (100%)
1960	119 (51.0%)	52 (22.4%)	61 (26.3%)	232 (100%)
1962	159 (60.9%)	46 (17.6%)	56 (21.5%)	261 (100%)
1964	169 (59.3%)	66 (23.2%)	49 (17.3%)	284 (100%)

*Source: Biennial education census.*

*Sample survey:* A one in five random sample was drawn from the managing agent's list of tenancies on the estate. This yielded eighty-two names and addresses (or households) and either the housewife or head of household was interviewed at seventy-five of these—a response rate of over 90%. A relatively

\* The estate was divided between three enumeration districts one of which lay wholly within the estate. The enumeration districts had broadly similar characteristics and, for the sake of simplicity, discussion is confined to the district falling entirely within the estate.

small sample was drawn as this was considered adequate for a reasonably detailed analysis and also because it would permit several calls to be made, if necessary, thus increasing the rate of contact and response.

*Population structure:* The proportion of young adults (twenty to thirty-four years of age) on the estate was high compared with the average for London County (1961 Census)—27.5% as against 22.2%—but it was 11.3% below the enumeration district figure for 1961. Between 1961 and 1964 the proportion of young children aged under four almost doubled from 7.5% to 13.8%; and the proportion of persons aged forty-five to fifty-nine rose from 19.1% to 23.9%.

**Table VI.2 Population structure**

Age Group	1961 Census L.C.C. %	1961 Census Local Enumeration district %	1964 Survey of the estate %
0- 4	7.0	7.5	13.8
5- 9	5.7	1.7	6.4
10-14	6.6	2.7	2.6
15-19	6.6	5.4	2.6
20-24	8.0	14.3	7.8
25-34	14.2	24.5	19.7
35-44	13.8	13.3	9.6
45-59	20.8	19.1	23.9
60-64	5.2	3.3	6.4
65+	11.8	8.3	6.9
	99.7	100.1	99.7

*Note:* Figures do not total 100% owing to rounding.

The changes were probably mainly owing to the activities of the development company: with redevelopment imminent, as the highly mobile group of young adults without children moved away they were not replaced owing to the company's policy of closing single furnished rooms as they became vacant. The effect has been to increase the proportions of both young children and middle-aged or elderly people on the estate. The percentage of older people reflects a changing proportion rather than an increase in numbers. This group was the one most likely to be occupying rent controlled accommodation and to have been living in the same house for many years.

Families with young children find it more difficult than most to obtain rented accommodation and, therefore, are reluctant to move. We learned from the medical officer's report\* that of the mothers with children under five who were known to his department, about a quarter were either unmarried or "cohabiting". Families like these face abnormally severe difficulties in the rented sector while the demand for housing from the rest of the population remains high.

\* See page 413 above.



*Occupations:* Sixty-five per cent of the heads of households were manual workers and a further 7% had retired from employment. Fifty-six per cent of heads of household were aged over forty-five. The two factors of high average age and manual employment reduce the possibility of obtaining a mortgage loan, particularly in the high-price housing market within reach of inner London where most of these people worked. This helps to explain why one feature of the development company's policy—to assist suitable tenants to secure alternative accommodation through house purchase—had only involved half a dozen households by the time our survey was made.

*Types of household:* The numbers of the different types of household covered by the sample are given in the following table.

**Table VI.3. Household Types**

Type of household	Number	% of Total
Older households (1 or 2 persons) aged <i>over 60</i>	16	21
Single-person households aged <i>under 60</i>	14	19
Other adult households aged <i>under 60</i>	26	35
" <i>Small Families</i> " with 1 or 2 children under 16	9	12
" <i>Larger Families</i> " with 3 or more children under 16	10	13

*Source: Survey of the estate, 1964.*

Almost half the controlled tenancies were occupied by "older" households who made up only a fifth of all households in the sample, but only six of the nineteen families with young children were in rent controlled lettings. Most of the other families with children were in unfurnished accommodation which had been decontrolled.

*Rents:* Rents (including rates) ranged from just under £1 a week paid by an elderly woman in a rent controlled flat to just over £5 a week paid by a young couple with four small children. None of the "older" households was paying more than £2 10s. 0d. in rent and most paid less than £2. Other adult households tended to be paying rather more: seven had rents of less than £2 10s. 0d. but the other eleven paid from £2 10s. 0d. to £5 a week. Of the nineteen families with young children, three paid rents of less than £2, six paid from £2 to £2 10s. 0d., and eight paid between £2 10s. 0d. and £5 a week. The remaining two households were licencees and did not pay rent. On average, larger families were paying more than small families for their accommodation.

*Overcrowding:* We found that 24% of dwellings on the estate were occupied at 1.5 or more persons per room, according to the survey, which showed no change from the Census figure. Larger families were using housing space more fully than others—at the expense of comfort and privacy. Eight of the ten families with three or more children were living at more than 1.5 persons per room (adopting the Census definition and counting each child as a person). When the lower statutory overcrowding standard was adopted six of these families were still classified as overcrowded. Under-occupation, as measured

by the "bedroom standard" of the 1960 Housing Survey showed only five households (6·5%) with one or more bedrooms assumed to be surplus to needs. The comparable figure for Greater London in 1963 was 62%.

*Amenities:* The distribution of household amenities on the estate was measured by possession of or access to kitchen, bathroom and W.C. (see Table VI.4). Inevitably, in an estate of obsolete housing about to be demolished, the general level of amenity was low. Sixty-eight per cent of the households had a kitchen of some kind, but the rest, including families with children, did not have one, though some cooked in their living room or on a landing. Over 26% of households had sole use of a bathroom, but 42·5% had no access to one. The remaining 30·5% shared a bathroom with other households. Just over a third of the households (34·5%) had sole use of a W.C., but 60% were sharing—a half of them with three or more other households.

**Table VI.4 Use of Amenities by Type of Household.**

Amenities	Type of household					All households	
	Older house-holds (age 60+)	Single-person house-holds (under 60)	Other adult house-holds (under 60)	Families with 1 or 2 children under 16	Families with 3 or more children under 16		
<i>Kitchen</i>						No.	%
Sole use	14	3	21	5	8	51	68
Shared	—	—	—	—	—	—	—
None	2	11	5	4	2	24	32
<i>Bathroom</i>							
Sole use	4	2	10	3	1	20	26·5
Shared	3	5	6	5	4	23	30·5
None	9	7	10	1	5	32	42·5
<i>W.C.</i>							
Sole use	6	2	10	4	4	26	34·5
Shared	8	12	14	5	6	45	60·0
None (or out-side W.C. only)	2	—	2	—	—	4	5·5
Sample	16	14	26	9	10	75	100

*Source: Survey of the estate, 1964.*

Again the larger families fared worse than the average. Five out of the ten larger families in the sample had no access to a bathroom; another four families shared with other households; only one family out of the ten—each with three or more children—had the convenience of its own bathroom. Of the six large families who shared W.C.'s two were sharing with four other households: in one instance this meant that twenty-one persons shared a W.C., and in the second instance fifteen were sharing.

Single person households aged under sixty were on average even more badly off than the larger families, but having no children their problem is generally less acute.

*Mobility:* The survey produced evidence of a high rate of movement into the estate. Although 50% of the households had lived at their present address for more than seven years, another 19% had arrived within the period mid-1961 to mid-1963 and another 19% had done so within the year preceding the survey. Movement was generally over short distances: 61% had last moved from an address within a mile of the estate; in fact, 11% had moved from another address on the estate itself. Eight per cent had come from an address overseas, but this understates considerably the number of residents who were born abroad; the Census figure for the enumeration district was 48.5%.

### Summary

The survey provided an interim report on some of the consequences of the redevelopment programme which was still in its early stages. A comparison with the Census figures shows that young couples and single adults have been moving out while middle-aged and elderly tenants in rent controlled houses—and families with children in both controlled and decontrolled accommodation—have tended to remain. These groups are less mobile because they have least choice in the housing market. If they leave controlled tenancies they can only move into uncontrolled accommodation unless they obtain a council tenancy or buy a house, both of which are unlikely.

Young couples with children and supported by manual wages have diminishing hopes of finding other accommodation within their means. Thus many of them with three or four children have to pay rents that are high in relation to their income for poor housing ill-equipped for their needs. This is not the wish of the developer, but few of these tenants have any claim on the company.

The local authority, faced with its own long waiting list, is unable to help. Meanwhile, pressures in the local housing market grow more acute. What becomes of families like those on the estate is one of the dilemmas of private redevelopment in the older parts of London.

## SECOND CASE STUDY: CANONBURY

The second example chosen to illustrate the variety of redevelopment in the inner part of Greater London was found in Canonbury, a district about three miles north-east of Charing Cross. Here the emphasis has been on rehabilitation rather than redevelopment though some houses have been demolished and replaced by council flats and houses for police, prison officers and owner-occupiers. Rebuilding has been strictly controlled by the development company which has sought to maintain or improve the undoubted architectural and other aesthetic merits of the estate of several hundred houses.

The land which forms the estate was bought by the Marquess of Northampton in Tudor times and belonged to his descendants until after the Second World War when it was sold to a property company. As the first case-study showed,



single ownership or control of the land on which many properties stand is an important factor facilitating redevelopment through building or other changes in the use of the land. The original development of the estate began in the last quarter of the eighteenth century and by 1800 the district was being advertized as a salubrious place with hourly coaches to the City. Some of the finest building was completed by 1820, but the main period of construction was in the 1830s and 1840s and formed part of the suburban expansion of London at that time.

Until the 1860s the elegant houses on the estate were occupied by well-to-do commercial or professional families, but as was characteristic of other London suburbs, the social pattern was steadily changing. Clerks, artisans and others employed in the expanding service occupations were settling in the area and encroaching on the estate itself. As the suburbs grew outwards many of the well-to-do moved with or beyond them seeking the nineteenth century suburban ideal of a synthesis of the advantages of both town and country without the disadvantages of either. The gentle social and structural decline of the estate was well established by 1914 and it continued during the interwar period. Bombing during the last war and restrictions on the use of building labour and materials accelerated the physical decline and there were further changes in the kinds of tenants owing to wartime movements.

In 1944 Louis de Soissons outlined a scheme for redeveloping Canonbury, proposing both rebuilding and reconditioning, but although Canonbury Square was partially renovated by 1948—after war damage and requisitioning—there was no attempt at a comprehensive scheme. In the late 1940s and early 1950s a property company became interested in the estate and finally acquired it from the Marquess of Northampton. Since then they have steadily implemented a long term plan for the rehabilitation of the estate. Their object has been to restore the estate socially and architecturally, as far as possible.

The paragraphs which follow summarize the methods and aims which have been employed in the restoration of this estate.

### **The Property**

It was essential that the estate as a whole should have architectural merit. The company has specialized in rehabilitating Georgian housing—a reflection of the personal interests of one of its directors—working in Chelsea and Pimlico as well as Canonbury. It was important to catch the estate on the way down while social and structural rehabilitation were still possible. The company worked to a cumulative scheme of restoration, and there had to be enough houses to finance or refinance the scheme as it progressed, though it was recognized that heavy capital investment was needed in the early stages. Another criterion which the estate met was its nearness to the City and West End, an important factor to the kinds of occupiers in mind when the scheme was being planned.

### **The Company**

Certain requirements had to be met by the property company itself before it could embark upon long-term schemes of rehabilitation. Above all, the company needed adequate resources—or access to them—in finance and the range of highly skilled specialists who are drawn in at various stages of a complex

operation involving land, housing and the movement of households. Large financial resources were needed for three reasons:

- (i) the initial purchase of the estate;
- (ii) to finance the unproductive early years of rehabilitation; in fact, to enable the company to go on spending money before profits from the sale of restored houses had accumulated;
- (iii) to enable the company to buy houses and blocks of flats as alternative accommodation for existing tenants on the estate.

### **The Procedure**

As the first houses became vacant they were rehabilitated and then sold on long leases. The company retained the freehold in order to keep control over the use and condition of the estate. In the early years the developers made little profit on each house, but prices rose fairly rapidly as their activities received wider publicity in the press and demand grew with the visible improvement of both houses and environment conveniently near the city centre. The company ploughed revenue back and the proceeds from the sale of one house went towards rehabilitating the next. Once the scheme was flowing steadily the company began to reduce its own part in rehabilitating individual houses and instead sold them as they stood with vacant possession. As part of the contract of sale, however, buyers agreed to rehabilitate houses to the company's standards and specifications.

The object of the company's purchase of alternative accommodation, mentioned above, was to increase the rate at which properties were vacated. Many of the houses, which were originally built for individual families and were to revert to this kind of occupation after restoration, were occupied by several families when the company bought the estate. Multiple occupation added to the administrative and financial complications of the programme since not all households were likely to leave a house simultaneously during the normal turnover of tenancies.

The company increased the vacancy-rate in two ways:

- (i) by transferring tenants from one house to another on the estate, maximizing the effective use of housing space by emptying one house and filling up a partly vacant one; and
- (ii) by providing tenants with alternative accommodation off the estate but, if possible, nearby.

Throughout the procedure, which extended over about ten years, the company was anxious to avoid putting pressure on tenants since, apart from the moral implications of such conduct, harsh treatment of a few tenants might have harmed relations between the company and the majority of tenants, possibly making them less co-operative and thus obstructing the entire programme.

### **Conclusion**

The programme followed by the property company was frankly aimed at relatively well-to-do middle-class buyers. The object was to combine a profitable venture with the restoration of an estate to its original architectural, environmental and social standards. Significantly, the company preferred the word "rehabilitation" to "renewal" or "improvement".

Rehabilitation of this kind is not economic if directed at households on (or below) average incomes as the prices or rents would be far beyond their means. But the same point can be made about the cost of local authority building in London: it is subsidies which bring new council dwellings within reach of average wage-earners.

Through its work the company has shown what can be achieved in restoring or improving attractive houses and has focussed attention on certain areas of inner London. Partly as a consequence of its operations districts which for decades or generations have been occupied by manual workers and their children are now in great demand by professional and managerial workers. But most of the improvement is carried out in a piece-meal fashion as houses come on to the market and are bought by individuals who then repair and decorate according to personal tastes and finances. There is very little co-ordinated restoration, though the local authorities have done some. But whether rehabilitation is systematic and embracing a whole district or haphazard and confined to one house at a time, there are certain closely related results: one is the remarkable rise in prices; another is the progressive transfer of housing stock from renting to owner-occupancy; a third is the reduction in net occupancy rate and density as individual households replace multiple occupation; and a fourth is the alteration in socio-economic structure as the population changes from mainly working class to mainly upper middle class.

### THIRD CASE STUDY: POWIS TERRACE, NORTH KENSINGTON

The subject of the third case-study was a small block of property (a terrace of sixteen large houses) in an area about four miles north-west of Charing Cross. Just a century ago the area was still mainly farm land, but some suburban development had begun in the 1850s.

In the 1860s some land was sold to a local builder-developer who proceeded to erect several streets and squares of houses. The terrace which we studied was one of these. Building was completed by 1865. After fifteen years or so, according to a local historian,\* the social character of the respectable middle class and artisan area was already changing. The initial changes were attributed to the influx of students coming to study at a private school which had been established to coach pupils for the new civil service examinations. This is probably an over-simple explanation since the new terraces were built very close to a notorious district (Notting Dale) which had long been a transit area for vagrants, gypsies and casual workers. Whatever the full explanation, it is noteworthy that before the end of the century the newly built suburb was known locally as "Little India". An inspection of the borough council Minutes showed that the change was not superficial and housing conditions were already causing concern in the 1880s. Since then dilapidation orders, basement closures and other kinds of preventive or enforcement notices have been issued in a constant stream.

By the 1950s the whole area in which the terrace in question stood was characterized by short-term lettings, lodging-houses, multiple-occupation and

---

\* Florence M. Gladstone, *Notting Hill in Bygone Days*, 1924.



shared amenities. Socially, the area was mainly working-class or lower working-class and there was a mixture of nationalities and races with Irish and coloured commonwealth immigrants in large numbers.

The changes which occurred over the greater part of a century were not distributed uniformly over the area. Until the 1950s the terrace of houses which we studied remained in predominantly lower middle-class occupation and was well maintained by the landlords. All around, similar houses belonging to a host of other landlords were neglected, overcrowded and let in tenements.

The estate of which the terrace formed part was broken up after the war but the sixteen houses forming the terraces were managed by a local firm of estate agents until 1955. Then a company with which Rachman was associated bought several of the houses. Within a short time conditions had deteriorated considerably, apparently as part of a deliberate policy to compel tenants protected under rent legislation to leave. Various methods were adopted ranging from the introduction of uncongenial, noisy or abusive neighbours to direct intimidation. The overall rent policy was to sweat the properties.

In March 1960 the sixteen houses were divided into 140 lettings, eleven of which were rent-controlled. Most of the uncontrolled accommodation was "furnished". Rents ranged from £1 10s. 0d. a week for a room to £10 0s. 0d. a week for a flat, and total rents from the lettings in the sixteen houses amounted to about £400 a week. Had it not been for the controlled tenancies rent income would have been almost £500 a week. There was evidence that some tenants paid £80 to £100 in key money to gain possession. About 300 persons, 75% of them coloured, lived in the terrace of sixteen houses, a dramatic change from the situation five or six years earlier.

The local public health department reported that communal stair-cases and kitchens were filthy; bathrooms lacked hot water owing to failure to repair the geysers; water-closets were dirty and neglected; the electric wiring was unsafe (but was later replaced); dustbins were not adequate to cope with the great volume of refuse which accumulated. Residents were careless and unhygienic in the disposal of household waste. In brief, the properties had deteriorated very rapidly. During this period of rapid decline there was a complex history of ownership or apparent ownership. There were several nominal or actual landlords in the course of a few years and it was extremely difficult to identify with certainty—if at all—who was responsible for the management of the properties.

Then the freehold of the terrace was sold in 1962 and a 60 year lease was granted to a property development company. Within two years the properties were transformed. There were striking improvements in the standard and nature of management, the structural condition of the houses, their standard of decorative repair, the provision of domestic amenities and the kinds of tenants.

In 1960 there were 140 lettings of various sizes from one to seven rooms, with a total population of 300: by mid-1964 conversion had created greater uniformity. There were now mainly one or two room flats complete with kitchen and bathroom, but also seventy single rooms. The average population per flat was now about two persons with a total population for the terrace of 180 persons in 125 households. While there were 230 coloured residents in 1960, there was not one in 1964. There had been an enormous improvement in the provision of domestic amenities and by 1964 there were eighty fixed baths and

eighty water closets; in addition each household now had cooking facilities, food storage arrangements, and a wash-hand basin. Each letting had its own hot-water supply and electric fires for heating. The lettings were furnished and the standard of furnishing was described by borough officials as good, with fitted carpets, wirelesses provided, and telephones on landings. The staircases were carpeted and the communal parts of the premises were cleaned by contractors.

Rents were 6 or 7 guineas a week for self-contained flats (two rooms, kitchen and bathroom) and 4 to 4½ guineas for single rooms with shared bathroom and water-closet. Average rents were higher than in 1960, but the new accommodation undoubtedly provided better value for money.

Previously, the tenants were mostly in the manual working groups, but the new tenants appeared to be from higher occupational groups, many of them from professions. In 1960 there was a wide age range and many children; four years later there was a concentration of persons between twenty-five and thirty-five years old and few children. The population of this small block of dwellings had become more homogeneous in terms of age, household size and structure, and incomes were higher.

## GENERAL COMMENTS AND CONCLUSIONS

These case studies illustrate some of the kinds of operation which have been undertaken by property developers in recent years, the conditions found by them, and the social effects of re-development. Some points of more general application emerge from our enquiries.

1. An important factor which contributed to the viability of all three schemes was that they took place in areas which had been neglected but were now capable of re-development, rehabilitation or conversion because of the enormous unsatisfied demand for housing near the centre of London. The existing condition of the areas meant that developers could acquire sites or properties relatively cheaply.

2. Two of the sites (Shepherds Bush and Canonbury) had other attractive features apart from proximity to the centre. In one case it was the major traffic routes, in the other it was the architectural and aesthetic merits of the houses and their surroundings. The third block of property (Powis Terrace) had no especially distinctive features, this kind of redevelopment could be repeated many times over in terraces throughout London. The developers responsible for the Canonbury project thought it unlikely that such projects could be repeated elsewhere on the same scale and to comparable architectural standards, but this may simply mean that other developers will look to the next-best alternatives. It might be expected however, that the Shepherds Bush type of redevelopment involving the clearance, demolition and rebuilding of a block of properties will continue elsewhere with similar consequences.

3. The developers either had the resources of finance and special skills needed to undertake the projects described or they organized these resources, by bringing together outside agencies and specialists.

4. Before redevelopment local authorities had often been ineffective in the face of a landlord who evaded or ignored orders to comply with health or housing regulations.



5. In each case, the redevelopment which we examined was to produce a complete change in the kinds of people occupying the accommodation. The lower-paid were moved out, as were immigrants, and households such as unmarried mothers with their children. It was common for tenants to be given financial or other assistance to persuade them to move. In effect, they were being offered a small share of the potential profits of redevelopment as an inducement. Two schemes were frankly aimed at attracting middle-class tenants or purchasers with middle to high incomes; the other, Shepherds Bush, illustrated the problem of rebuilding housing at present costs and the dwellings were to be subsidized both by the new commercial buildings and by transfer to the local authority which could obtain a government subsidy. Without these subsidies the rents of the new houses would have been well out of reach of most households.

6. There was a conflict between the benevolent intentions of developers towards existing occupiers and the economic objects of redevelopment. This could be seen most clearly in the Shepherds Bush scheme, where the ground landlords were a charitable trust, but the dilemma does not affect charities only. It is an inevitable consequence of urban renewal that very many low income families have to find—or be found—somewhere else to live. What this may mean in a market situation of excessive demand and rapidly rising prices can be seen in its most acute form in London.

7. The net loss of rented housing for present and future generations of households with lower incomes must be set on the debit side in any total evaluation of the social and economic effects of private redevelopment in central urban areas. In a private scheme of redevelopment profit must be calculated primarily in economic terms, but there may be consequential social costs which fall wholly or mainly on the community at large. For instance, many of the people displaced by private schemes such as those we have described sooner or later look to the public welfare and housing services for the solution of their problems. Or, alternatively, they may be compelled to live in conditions which, by general consent, are undesirable or even harmful. Many may be worse off than they were before, unattractive as their previous housing may have been. One of the causes of this situation is that private developers do not have the same statutory responsibilities as local authorities for rehousing displaced tenants and, in general, it appears that the voluntary efforts of private developers are not adequate to cope with the numbers of people involved—if the results are to be measured against desirable housing standards.

## Sources of Material

### *First Case Study*

Evidence to Committee on 27.1.64 by Mr. W. J. Preston.  
Discussion between Mr. W. J. Preston and research team.  
Discussion with Mr. Henry Wells.  
Managing agents' records and discussions.



Sample survey of households on estate.  
Census 1961 enumeration district data.  
L.C.C. Education Department.  
Various departments of London County Council and Hammersmith  
Borough Council.  
Ministry of Housing and Local Government.  
Dr. Stuart Carne, "Housing in London", *British Medical Journal*, 9.12.61.

*Second Case Study*

Discussion with a partner in the development company.  
Collection of documents in Islington Library.

*Third Case Study*

Evidence to Committee on 9.12.63 by Mr. R. D. Callis.  
Further documents supplied by Mr. R. D. Callis.  
Report from Dr. J. H. Weir, Medical Officer of Health for Kensington.  
Analysis of Census Enumeration District Data—a Pilot Study by Mr. Wolf  
Scott, of the Centre for Urban Studies.  
Florence M. Gladstone, *Notting Hill in Bygone Days* (1924).



## APPENDIX VII

# Subsidies, Rents and Mortgage Instalments

*Tables referred to in Chapter 3*

Table 1. The average subsidy per dwelling.

2. The average subsidy per £1 of housing loan charges.
3. Local authority net and gross rents per week.
4. Mortgage instalments, tax and tax relief.





**Table VII.1. The average subsidy per dwelling.**

**Greater London: Financial year ending March 1963**

Authority	Subsidy per dwelling								
	Total			Exchequer			Rate		
<i>County of London</i>	£	s.	d.	£	s.	d.	£	s.	d.
Holborn	150	8	8	66	15	10	83	12	10
Camberwell	96	9	5	40	4	7	56	4	10
Paddington	91	19	5	67	0	10	24	18	7
St. Pancras	90	13	10	36	4	5	54	9	5
City of London	89	13	3	29	0	10	60	12	5
Southwark	89	9	7	50	0	3	39	9	4
Bethnal Green	87	2	10	30	4	5	56	18	5
Fulham	80	11	10	40	15	7	39	16	3
Shoreditch	80	2	10	51	9	7	28	13	3
Stepney	77	18	10	43	12	5	33	16	5
Hackney	77	14	2	39	15	7	37	18	7
St. Marylebone	77	2	2	51	9	5	25	12	9
Stoke Newington	76	15	0	46	7	5	30	7	7
Westminster	76	13	3	48	8	10	28	4	5
Battersea	76	4	10	34	2	5	42	12	5
Chelsea	75	14	7	75	4	2	10	5	
Lambeth	75	2	5	42	19	0	32	3	5
Wandsworth	71	7	7	32	2	5	39	5	2
Finsbury	67	13	5	39	8	5	28	5	0
Deptford	64	15	5	33	18	7	30	16	10
Hammersmith	59	12	5	30	12	10	28	19	7
Islington	58	0	7	37	19	3	20	1	4
Poplar	57	19	0	31	8	3	26	10	9
Hampstead	56	12	7	36	10	10	20	1	9
Greenwich	55	14	10	34	15	7	20	19	3
Kensington	52	16	0	41	18	2	10	17	10
Bermondsey	48	19	7	22	19	8	25	19	11
Lewisham	44	8	8	37	5	10	7	2	10
L.C.C.	40	1	0	20	17	10	19	3	2
Woolwich	28	14	0	14	18	2	13	15	10
<i>Outer Authorities</i>									
Willesden	85	13	8	26	2	5	59	11	3
West Ham	78	19	5	37	16	5	41	3	0
Acton	54	18	0	29	3	0	25	15	0
Tottenham	52	13	5	32	1	0	20	12	5
Leyton	49	15	0	26	4	5	23	11	7

Table VII.1—continued

Authority	Subsidy per dwelling									
	Total			Exchequer			Rate			
<i>Outer Authorities—contd.</i>	£	s.	d.	£	s.	d.	£	s.	d.	
Penge	49	4	10	42	2	5	7	2	5	
Wood Green	49	2	0	24	9	5	24	12	7	
Wimbledon	46	1	10	31	12	8	14	9	2	
Romford	36	10	2	18	7	0	18	3	2	
East Ham	34	14	10	27	7	10	7	7	0	
Merton and Morden	32	8	0	32	3	5		4	7	
Bromley	32	1	5	15	19	0	16	2	5	
Enfield	31	6	5	24	2	3	7	4	2	
Finchley	31	1	0	26	1	0	5	0	9	
Wanstead and Woodford	29	10	5	28	18	9		11	8	
Ilford	28	15	5	20	19	10	7	15	7	
Mitcham	28	11	3	25	18	5	2	12	10	
Brentford and Chiswick	26	9	0	24	8	5	2	0	7	
Yiewsley and W. Drayton	26	6	7	20	12	10	5	13	9	
Barking	26	5	10	20	10	10	5	15	0	
Walthamstow	26	1	7	22	14	2	3	7	5	
Hornsey	25	0	5	25	0	5	0	0	0	
Edmonton	25	14	2	25	14	2	0	0	0	
Harrow	24	9	5	16	6	9	8	2	8	
Friern Barnet	24	6	2	24	6	2	0	0	0	
Hendon	24	1	7	23	13	5		8	2	
East Barnet	23	17	0	21	16	10	2	0	2	
Barnes	23	2	10	18	13	9	4	9	1	
Dagenham	22	16	2	21	14	3	1	1	11	
Chingford	21	15	5	21	15	5	0	0	0	
Beckenham	21	9	10	21	9	10	0	0	0	
Kingston-upon-Thames	21	3	3	21	3	3	0	0	0	
Hayes and Harlington	20	12	2	17	5	7	3	6	7	
Malden and Coombe	19	19	10	19	19	10	0	0	0	
Hornchurch	19	19	0	19	7	3		11	9	
Feltham	19	7	7	13	18	8	5	8	11	
Carshalton	19	7	3	18	18	5		8	10	
Bexley	19	4	3	19	4	3	0	0	0	
Ealing	19	3	7	19	3	7	0	0	0	
Sutton and Cheam	19	0	0	16	4	5	2	15	7	
Wembley	18	16	5	18	16	5	0	0	0	
Erith	18	11	7	17	14	0		17	7	
Ruislip and Northwood	18	7	5	17	7	10		19	7	
Uxbridge	17	11	7	15	3	5		2	8	2
Crayford	17	7	2	18	19	10	<i>credit</i>	1	12	8



Table VII.1—continued

Authority	Subsidy per dwelling								
	Total			Exchequer			Rate		
<i>Outer Authorities—contd.</i>	£	s.	d.	£	s.	d.	£	s.	d.
Southgate	16	19	10	16	19	10	0	0	0
Southall	16	13	2	14	2	9	2	10	5
Beddington and Wallington	16	8	0	16	8	0	0	0	0
Croydon	16	7	10	14	19	0	1	8	10
Orpington	15	19	3	15	19	3	0	0	0
Heston and Isleworth	15	17	0	11	7	8	4	9	4
Surbiton	14	16	7	14	16	7	0	0	0
Coulsdon and Purley	14	9	7	14	9	7	0	0	0
Barnet	14	3	10	12	5	10	2	18	0
Twickenham	14	0	8	14	0	8	0	0	0
Chislehurst and Sidcup	13	13	3	13	13	3	0	0	0
Richmond	13	6	2	13	6	2	0	0	0
<i>Average subsidy by areas</i>									
Greater London	43	10	4	25	15	6	17	14	10
Metropolitan boroughs and City	69	13	9	36	15	5	32	18	4

Source: Calculated from "Housing Statistics 1962-63", published by The Institute of Municipal Treasurers and Accountants.

**Table VII.2. The average subsidy per £1 of housing loan charges.  
Greater London: Financial year ending March 1963**

Authority	Subsidy per £1 of loan charges		
	Total	Exchequer	Rate
<i>County of London</i>	s. d.	s. d.	s. d.
Stepney	17 7	9 10	7 9
Bethnal Green	16 8	5 9	10 11
Hackney	14 11	7 8	7 3
Southwark	14 8	8 2	6 6
Holborn	14 5	6 5	8 0
St. Pancras	14 4	5 6	8 10
Poplar	14 2	7 8	6 6
Hammersmith	12 11	7 2	6 9
Bermondsey	13 3	6 3	7 0
Greenwich	13 1	8 2	4 11
Paddington	13 0	9 6	3 6
Stoke Newington	12 11	7 10	5 1
Westminster	12 10	8 1	4 9
Lambeth	12 10	7 4	5 6
Camberwell	12 9	5 4	7 5
Finsbury	12 7	7 4	5 3
Wandsworth	12 6	5 7	6 11
Deptford	12 5	6 6	5 11
Fulham	12 4	6 3	6 1
Battersea	12 3	5 6	6 9
Chelsea	12 2	12 1	1
Islington	12 1	7 11	4 2
Shoreditch	11 10	7 6	4 3
St. Marylebone	10 7	7 1	3 6
Lewisham	10 6	6 6	4 0
L.C.C.	10 4	5 9	4 7
Kensington	9 7	7 7	2 0
Hampstead	8 9	5 8	3 1
Woolwich	7 9	4 0	3 9
<i>Outer Authorities:</i>			
Willesden	14 0	4 3	9 9
Acton	11 3	6 0	5 3
Wimbledon	11 1	7 7	3 6
West Ham	10 6	5 0	5 6
Tottenham	10 5	6 4	4 1
Enfield	10 1	7 9	2 4
Wood Green	9 10	4 11	4 11
Leyton	9 4	4 11	4 5
Romford	9 2	4 7	4 7
Penge	8 10	7 7	1 3

Table VII.2—continued

Authority	Subsidy per £1 of loan charges		
	Total	Exchequer	Rate
<i>Outer Authorities:—contd.</i>	s. d.	s. d.	s. d.
Bromley	8 2	4 1	4 1
Merton and Morden	8 1	8 0	1
Mitcham	8 0	7 3	9
Hornsey	7 7	7 7	—
East Ham	7 6	5 11	1 7
Finchley	6 11	5 10	1 1
Brentford and Chiswick	6 7	6 1	6
Edmonton	6 7	6 7	—
Harrow	6 7	4 5	2 2
Kingston-upon-Thames	6 7	6 7	—
Barking	6 6	5 1	1 5
Yiewsley and W. Drayton	6 4	5 0	1 4
Walthamstow	6 1	5 4	9
Southall	6 1	5 2	11
Uxbridge	6 1	4 11	1 2
Dagenham	6 0	5 9	3
Ilford	5 11	4 4	1 7
Friern Barnet	5 11	5 11	—
Hendon	5 10	5 9	1
Hayes and Harlington	5 10	4 11	11
Ealing	5 9	5 9	—
Southgate	5 9	5 9	—
Hornchurch	5 8	5 6	2
Barnes	5 7	4 6	1 1
Wembley	5 7	5 7	—
Bexley	5 6	5 6	—
Crayford	5 6	6 0	credit 6
Ruislip—Northwood	5 5	5 2	3
East Barnet	5 4	4 11	5
Carshalton	5 4	5 3	1
Beckenham	5 1	3 8	1 5
Heston and Isleworth	5 1	3 8	1 5
Feltham	5 1	3 8	1 5
Erith	4 11	4 8	3
Beddington and Wallington	4 11	4 11	—
Malden and Coombe	4 11	4 11	—
Sutton and Cheam	4 9	4 1	8
Wanstead and Woodford	4 6	4 4	2
Twickenham	4 6	4 6	—
Barnet	4 5	3 10	7



Table VII.2—continued

Authority	Subsidy per £1 of loan charges		
	Total	Exchequer	Rate
<i>Outer Authorities:—contd.</i>	s. d.	s. d.	s. d.
Orpington	4 5	4 5	—
Richmond	4 3	4 3	—
Surbiton	4 2	4 2	—
Chingford	4 1	4 1	—
Croydon	3 11	3 7	4
Coulsdon and Purley	3 9	3 9	—
Chislehurst and Sidcup	3 7	3 7	—
<i>Average subsidy by areas:</i>			
Greater London	10 0	5 11	4 1
Metropolitan Boroughs and City	11 5	6 3	5 2

*Source: Calculated from "Housing Statistics, 1962-63", published by The Institute of Municipal Treasurers and Accountants. Adjustment has been made where possible for the payment of rents on property held on lease by the authorities.*

**Table VII.3. Local authority net and gross rents per week. July 1963**

Size of dwellings	Average net rent	Average gross rent
<i>Metropolitan Boroughs and City</i>	£ s. d.	£ s. d.
Pre-1945 Bedsitting rooms	1 0 5	1 5 6
1 bedroom	1 3 3	1 12 9
2 „	1 9 4	2 1 9
3 „	1 14 6	2 8 7
4 „	2 4 1	3 0 6
Post-1945 Bedsitting rooms	1 8 0	1 18 3
1 bedroom	1 14 4	2 9 5
2 „	2 2 5	2 19 6
3 „	2 7 9	3 7 10
4 „	2 15 9	3 17 2
<i>L.C.C. dwellings within the County</i>		
Pre-1945 Bedsitting rooms	15 1	1 0 1
1 bedroom	1 1 8	1 10 8
2 „	1 9 2	2 0 2
3 „	1 15 2	2 8 2
4 „	2 0 4	2 14 10
Post-1945 Bedsitting rooms	1 2 9	1 12 6
1 bedroom	1 11 11	2 5 1
2 „	2 1 8	2 17 7
3 „	2 8 10	3 7 4
4 „	2 15 6	3 14 5
<i>Authorities in the Inner Urban Ring</i>		
Pre-1945 Bedsitting rooms	1 3 1	1 9 8
1 bedroom	1 5 6	1 15 9
2 „	1 12 6	2 5 5
3 „	1 16 7	2 10 10
4 „	2 11 5	3 7 6
Post-1945 Bedsitting rooms	1 6 11	1 17 9
1 bedroom	1 11 1	2 4 0
2 „	1 17 6	2 13 5
3 „	2 2 2	2 19 8
4 „	2 8 7	3 8 7
<i>Authorities in the Inner Suburban Ring</i>		
Pre-1945 Bedsitting rooms	1 5 7	1 12 8
1 Bedroom	1 6 11	1 16 0
2 „	1 10 0	2 2 11
3 „	1 14 1	2 8 4
4 „	2 0 9	2 17 5
Post-1945 Bedsitting rooms	1 4 7	1 15 4
1 bedroom	1 8 9	2 2 4
2 „	1 18 3	2 14 7
3 „	2 0 10	2 18 3
4 „	2 7 0	3 6 11

Table VII.3—continued

Size of dwellings	Average net rent	Average gross rent
<i>Authorities in the Outer Suburban Ring</i>	£ s. d.	£ s. d.
Pre-1945 bedsitting rooms	15 0	16 7
1 bedroom	17 2	1 4 8
2 „	1 5 5	1 16 5
3 „	1 8 2	2 0 5
4 „	1 12 3	2 8 2
Post-1945 Bedsitting rooms	1 1 0	1 8 2
1 bedroom	1 4 10	1 13 11
2 „	1 12 0	2 6 10
3 „	1 17 8	2 12 10
4 „	1 19 8	3 0 2
<i>L.C.C. dwellings, outside County but within G. L. C. area</i>		
Pre-1945 Bedsitting rooms	15 0	17 4
1 bedroom	1 3 8	1 12 7
2 „	1 12 4	2 4 0
3 „	1 18 1	2 13 8
4 „	2 1 7	2 18 4
Post-1945 Bedsitting rooms	1 2 4	1 13 3
1 bedroom	1 8 8	2 2 6
2 „	1 15 8	2 10 11
3 „	2 7 7	3 6 10
4 „	2 5 7	3 5 1
<i>Greater London: all dwellings</i>		
Bedsitting rooms	1 4 6	1 13 10
1 bedroom	1 9 0	2 1 2
2 „	1 16 1	2 10 7
3 „	2 0 1	2 16 3
4 „	2 6 5	3 3 11

Source: Evidence by local authorities.

Gross rent is the "net rent" plus general and water rates. Where a rebate scheme was in operation maximum rents were recorded.



**Table VII.4. Mortgage instalments, tax and tax relief**

This table shows taxes paid upon rents collected to repay capital, and the tax relief obtained on interest payments made by an owner-occupier who pays income tax on earned income at the rate of 6s. in the £.

Amount borrowed: £3,500 at  $6\frac{1}{2}\%$  over a 20 year period with yearly rests.

Equal annual payment of capital and interest of £317.52 = £26.46 monthly.

Year	Capital	Interest	Housing Association's payment of tax at 7s. 9d. on the gross income required to make the capital repayments	Owner occupier's tax relief at 6s. in the £ on interest
	£	£	£	£
1	90	228	57	68
2	96	221	61	66
3	102	215	65	65
4	109	209	69	63
5	116	202	73	61
6	123	194	78	58
7	131	186	83	56
8	140	178	89	53
9	149	168	94	51
10	159	159	100	48
11	169	148	107	45
12	180	138	114	41
13	192	126	121	38
14	204	113	129	34
15	217	100	138	30
16	232	86	147	26
17	247	71	156	21
18	263	55	166	16
19	280	38	177	11
20	298	20	188	6
Totals	3,500*	2,857*	2,212	857

*All figures rounded to nearest £1.*

*\*Columns do not add due to rounding.*

It will be seen that on the loan terms quoted above, the average annual tax *paid* by a housing association would be £110 6s. (£9 3s. 10d. per month), the average annual tax *relief* obtained by an owner-occupier would be £42 17s. 0d. (£3 11s. 5d. per month).

APPENDIX VIII

List of those who gave  
evidence or assistance  
to the Committee





## APPENDIX VIII

### LIST OF THOSE WHO GAVE EVIDENCE OR ASSISTANCE TO THE COMMITTEE

#### Local Authorities

##### Greater London Council

##### Administrative County of London

London County Council

City of London

##### *Metropolitan Borough Councils*

Battersea	Kensington
Bermondsey	Lambeth
Bethnal Green	Lewisham
Camberwell	Paddington
Chelsea	Poplar
Deptford	St. Marylebone
Finsbury	St. Pancras
Fulham	Shoreditch
Greenwich	Southwark
Hackney	Stepney
Hammersmith	Stoke Newington
Hampstead	Wandsworth
Holborn	Westminster
Islington	Woolwich

##### Essex

Essex County Council

East Ham County Borough Council

West Ham County Borough Council

##### *Borough Councils*

Barking	Leyton
Chingford	Romford
Dagenham	Walthamstow
Ilford	Wanstead and Woodford

##### *Urban District Councils*

Hornchurch

##### Hertfordshire

Hertfordshire County Council

Barnet Urban District Council

## **Kent**

### *Borough Councils*

Beckenham  
Bexley

Bromley  
Erith

### *Urban District Councils*

Chislehurst and Sidcup  
Crayford

Orpington  
Penge

## **Middlesex**

Middlesex County Council

### *Borough Councils*

Acton  
Brentford and Chiswick  
Ealing  
Edmonton  
Enfield  
Finchley  
Harrow  
Hendon  
Heston and Isleworth

Hornsey  
Southgate  
Southall  
Tottenham  
Twickenham  
Uxbridge  
Wembley  
Willesden  
Wood Green

### *Urban District Councils*

Feltham  
Friern Barnet  
Hayes and Harlington

Ruislip-Northwood  
Yiewsley and West Drayton

## **Surrey**

Surrey County Council

Croydon County Borough Council

### *Borough Councils*

Barnes  
Beddington and Wallington  
Kingston-upon-Thames  
Malden and Coombe  
Mitcham

Reigate  
Richmond  
Surbiton  
Sutton and Cheam  
Wimbledon

### *Urban District Councils*

Coulsdon and Purley  
Merton and Morden

## **Government Departments, High Commissions and other Public Bodies**

British Broadcasting Corporation  
Church Commissioners  
Commission for the East Caribbean Governments  
Cooperative Permanent Building Society  
East London Rent Tribunal  
General Post Office, London Postal Region  
General Register Office  
High Commission for Canada  
High Commission for Ceylon  
High Commission for Jamaica

Kent Rent Tribunal  
 Lord Chancellor's Department, County Courts Branch  
 Metropolitan Police  
 Ministry of Housing and Local Government  
 Ministry of Labour  
 National Assistance Board  
 North West London Rent Tribunal  
 Paddington Rent Tribunal  
 South East London Rent Tribunal  
 South Essex Rent Tribunal  
 South Middlesex Rent Tribunal  
 South West London Rent Tribunal  
 Tottenham Rent Tribunal

### **Professional Bodies and other Organizations and Associations**

Abbeyfield Bermondsey Society Ltd.  
 All London Private Tenants Committee  
 Association of Land and Property Owners  
 Association of Public Health Inspectors  
 Battersea Tenants and Residents Association  
 B.C.A.R. Housing Society Ltd.  
 British Council of Churches  
 Cambridge House (Trinity Hall) Legal Advice Centre  
 Centre for Urban Studies  
 Chartered Auctioneers' and Estate Agents' Institution  
 Church Army  
 Ebury Buildings Tenants Association  
 Family Welfare Association  
 Guinness Trust  
 Hampstead Village Tenants and Residents Association  
 Health Visitors Association  
 Hornsey Housing Campaign Association  
 Incorporated Society of Auctioneers and Landed  
     Property Agents  
 Institute of Housing  
 Institute of Race Relations  
 Kensington Housing Trust Ltd.  
 Kensington and Paddington Family Service Unit  
 King's Court Tenants Association  
 London Council of Social Service  
 London and Counties Tenants Federation  
 London School of Hygiene and Tropical Medicine  
 Lyttleton Court Residents Association  
 Mary Ward Legal Advice Centre  
 Metropolitan Housing Trust Ltd.  
 National Association of Probation Officers  
 National Association of Tenants and Residents  
 National Federation of Housing Societies  
 National Federation of Property Owners  
 National Joint Committee of Working Women's Organizations  
 North Kensington Conservative Association  
 North Kensington Family Study  
 Notting Hill Housing Trust  
 Paddington Council of Social Service



Rowntree Trust Housing Study  
 Royal Institution of Chartered Surveyors  
 St. Pancras United Borough Council Tenants Associations  
 St. Pancras North Constituency Committee Communist  
   Party of Great Britain  
 Salvation Army  
 Society of Housing Managers  
 Town and Country Planning Association  
 University House Free Legal Advice Bureau  
 University of London Lodgings Bureau  
 Willesden International Friendship Council  
 W.V.S. Lambeth Centre Free Legal Advice Bureau

### **Property Companies**

Artizans Group of Companies  
 Central and District Properties Ltd.  
 London County Freehold and Leasehold Properties Ltd.  
 Peachey Property Corporation  
 Plus Flats Management Ltd.

### **The Press**

Daily Herald	South London Press
Daily Mirror	Sunday Mirror
Daily Worker	Sunday Times
The Guardian	The Times
News of the World	

### **Individuals**

The following submitted individual evidence in the light of their special knowledge of the issues which concerned the Committee. In addition many other people wrote to the Committee giving their personal experiences but for various reasons it is not practicable to list them by name.

### **Members of Parliament**

R. A. Allen, Esq., D.S.O., O.B.E., M.P.  
 Ald. Sir C. W. Black, J.P., D.L., M.P.  
 Fenner Brockway, Esq., M.P.  
 Rt. Hon. R. Carr, M.P.  
 Ald. M. Cliffe, M.P.  
 W. Compton Carr, Esq., L.C.C., M.P.  
 C. J. A. Doughty, Esq., Q.C., M.P.  
 N. Fisher, Esq., M.C., M.A., M.P.  
 E. Fletcher, Esq., M.P.  
 Lady Gammans, M.P.  
 Dr. A. Glyn, E.R.D., M.P.  
 J. E. Harvey, Esq., M.P.  
 P. Holman, Esq., M.P.  
 M. Hughes-Young, Esq., M.C., M.P.  
 T. L. Iremonger, Esq., M.P.  
 Rt. Hon. Douglas Jay, M.P.  
 G. Johnson Smith, Esq., M.P.

A. W. J. Lewis, Esq., M.P.  
 Captain J. Litchfield, R.N., M.P.  
 Marcus Lipton, Esq., O.B.E., J.P., M.P.  
 E. Lubbock, Esq., M.P.  
 G. Pargiter, Esq., C.B.E., D.L., M.P.  
 Ben Parkin, Esq., M.P.  
 L. A. Pavitt, Esq., M.P.  
 G. W. Reynolds, Esq., M.P.  
 A. Royle, Esq., M.P.  
 A. Skeffington, Esq., M.P.  
 Dudley Smith, Esq., M.P.  
 Brig. The Rt. Hon. Sir J. Smyth, Bt., V.C., M.C., M.P.  
 Rt. Hon. G. R. Strauss, M.P.  
 Sir C. Taylor, T.D., D.L., M.P.

### Other Individuals

Cllr. Martin Bond, M.C.  
 R. D. Callis, Esq.  
 R. D. Cramond, Esq.  
 J. B. Cullingworth, Esq.  
 Mrs. W. Evans  
 J. Greve, Esq.  
 F. Griffin, Esq.  
 Mrs. Audrey Harvey  
 Mrs. Elspeth Huxley  
 Miss A. A. Nevitt  
 W. J. Preston, Esq., F.R.I.C.S., F.A.I.  
 H. G. Theobalds, Esq.  
 J. Thirlwell, Esq.  
 H. G. Waters, Esq.  
 Dr. J. H. Weir, M.D., B.S., B.Hy., D.P.H.  
 Dr. S. Zivadinovic

### Oral Evidence

The following gave oral evidence to the Committee:

#### *Camberwell Metropolitan Borough Council*

Ald. W. R. Allen, M.B.E., J.P., L.C.C.  
 Cllr. R. W. Brown, J.P., A.M.I.E.D., Grad.I.E.E.  
 F. Dixon Ward, Esq.  
 W. R. Albion, Esq., A.I.M.T.A.  
 F. O. Hayes, Esq., A.R.I.B.A.  
 Dr. M. Watts, M.B., B.S., D.R.C.O.G., D.P.H.  
 C. Medland, Esq.  
 S. Draper, Esq., A.I.Hsg.  
 C. Pearce, Esq.

#### *Chelsea Metropolitan Borough Council*

Cllr. Miss E. Stockwell  
 Cllr. D. B. Collenette, M.C.  
 J. C. Kitchin, Esq.  
 H. Hoyland, Esq., M.R.S.H., M.A.P.H.I.  
 Miss E. M. J. Adderley  
 F. Smith, Esq.

*Church Commissioners*

The Lord Silsoe, G.B.E., M.C., T.D., Q.C.  
D. A. Collenette, Esq.  
W. R. Paice, Esq.  
Miss H. Lineham  
S. G. Vass, Esq.  
Lt. Col. A. R. Hanbury-Bateman

*Greater London Council*

Cllr. Mrs. E. Denington  
Cllr. W. G. Fiske, C.B.E.  
J. P. Macey, Esq.

*Hackney Metropolitan Borough Council*

P. W. Tice, Esq., L.L.B.  
Ald. L. Sherman, J.P., L.C.C.  
J. P. T. Calway, Esq., F.Inst.Hsg., M.R.S.H.  
R. G. Davies, Esq., M.D., D.P.H.  
T. A. Wilson, Esq.

*High Commission for Jamaica*

R. E. K. Phillips, Esq.  
H. St. C. Mackenzie, Esq.

*Lambeth Metropolitan Borough Council*

Ald. A. Cotton  
Cllr. F. Chesher  
H. G. Simpson, Esq., F.I.Hsg., F.V.I.  
W. G. Holliday, Esq.

*Metropolitan Police*

Cmdr. A. Townsend  
Det. Supt. R. W. Doak  
Det. Supt. G. E. Taylor  
Det. Sgt. G. M. Leslie

*Ministry of Housing and Local Government*

J. Rogerson, Esq.  
R. T. White, Esq.

*Peachey Property Corporation*

E. M. Miller, Esq.  
J. L. Rendall, Esq.

*Southall Borough Council*

Mrs. E. W. Jones  
R. W. McDonald, Esq., Cert.R.S.H., Cert.M.&F.

*Tottenham Borough Council*

K. W. Robbins, Esq.  
E. S. Glegg, Esq., M.A.P.H.I.  
L. C. Clarke, Esq.



*Willesden Borough Council*

Ald. R. Freeson

R. S. Forster, Esq.

P. Whittaker, Esq.

*Willesden International Friendship Council*

M. R. Uziell-Hamilton, Esq.

R. N. White, Esq.

Mrs. Joan Maizels

O. U. Murray, Esq.

*Individuals*

Miss M. D. Biddle

Cllr. Martin Bond, M.C.

C. R. Cadman, Esq.

R. D. Callis, Esq.

D. Chesworth, Esq., L.C.C.

Ald. Michael Cliffe, M.P.

Mrs. Ruth Glass, M.A.

Dr. A. Glyn, E.R.D., M.P.

Miss Ivy Harrison

R. C. Hines, Esq., B.A.Cantab.

Mrs. P. Jeffrey

Lt. Cdr. H. N. E. Kemball, R.N.

T. E. North, Esq., O.B.E., F.R.I.B.A., Dist.T.P., M.T.P.I.

W. J. Preston, Esq., F.R.I.C.S., F.A.I.

C. Rothwell, Esq., M.R.S.H., M.A.P.H.I.

B. Schlaffenberg, Esq., Dr. Arch.(Rome), Dip.T.P.(London), M.T.P.I.

J. Thirlwell, Esq.

A. B. Waters, Esq.

H. G. Waters, Esq.











Published by  
HER MAJESTY'S STATIONERY OFFICE

To be purchased from  
York House, Kingsway, London w.c.2  
423 Oxford Street, London w.1  
13A Castle Street, Edinburgh 2  
109 St. Mary Street, Cardiff  
39 King Street, Manchester 2  
50 Fairfax Street, Bristol 1  
35 Smallbrook, Ringway, Birmingham 5  
80 Chichester Street, Belfast 1  
or through any bookseller

*Printed in England*